THE
HUNDRED THIRTY-FOURTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF NEW HAMPSHIRE

For the year ending June 30, 1979
Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1979

STATE OF NEW HAMPSHIRE

HUGH J. GALLEN, GOVERNOR

BANK COMMISSIONER'S OFFICE
97 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE
TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, Governor Gallen and Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Gallen and Council:

I have the honor of submitting to you the One Hundred Thirty-fourth Annual Report of the Bank Commissioner for the fiscal year ending June 30, 1979, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II
Gordon T. Cheney
John P. Gunther
Robert E. Hallows
George D. Harrington
David W. Pickett

BANK EXAMINERS II

Leslie L'Hommedieu
Robert E. Silver

BANK EXAMINERS I

Gary B. Blackford
Daryl A. Houle
Richard H. Rogers

SUPERVISOR OF THE LEGAL LIST

Donn R. Inglis

CONSUMER CREDIT ADMINISTRATOR

George F. Wolf

ACCOUNTING TECHNICIAN

Vera L. Fogg

CLERK IV

Sue L. Labelle

CLERK STENOGRAPHER IV

Carolyn L. Bond

SENIOR TYPISTS

Anne T. French
Bettie L. Martel
Nancy J. Moretz

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Dartmouth Savings Bank	Hanover	77	91	103
First Guaranty Savings Bank	Salem	85	99	111
Franklin Savings Bank	Franklin	77	90	102
Gorham Savings Bank	Gorham	77	91	103
Granite State Savings Bank	Somersworth	85	99	111
Iona Savings Bank	Tilton	86	99	111
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Newport Savings Bank	Newport	81	95	107
Peterborough Savings Bank	Peterborough	82	96	108
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Plymouth Guaranty Savings Bank	Plymouth	83	97	109
Portsmouth Savings Bank	Portsmouth	83	97	109
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FOREWORD

The one hundred thirty-fourth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, cooperative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, cooperative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct annual examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, cooperative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

Within the first ten days of November of each year, prepare a list of all securities which are legal investments under state statutes. Issue monthly supplements noting any changes in the status of the legality of these securities.

NUMBER OF INSTITUTIONS

	June 30 1979	June 30 1978
Trust Companies	35	34
Mutual Savings Banks	26	26
Guaranty Savings Banks	6	5
Cooperative Banks	10	10
Credit Unions	37	39
First Credit Union in the Nation	1	1
Miscellaneous Institutions	1	1
Small Loan Companies	61	61
Second Mortgage Home Loan Companies	70	63
In Possession (The Valley Trust Company)	1	1
	248	241

NUMBER OF BRANCHES - OPERATING

Trust Companies	37	31
Savings Banks	45	43
Cooperative Banks	4	2
	86	76

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	281	287
Retail Sellers' Branches	32	29
Sales Finance Companies	12	11
Sales Finance Companies' Branches	12	11
	337	338

LEGAL HOLIDAYS - CALENDAR YEAR 1980

New Year's Day	January 1st
Washington's Birthday	February 18th
Fast Day	April 28th
Memorial Day	May 30th
Independence Day	July 4th
Labor Day	September 1st
Columbus Day	October 13th
Election Day	November 4th
Veterans Day	November 11th
Thanksgiving Day	Whenever Appointed
Christmas Day	December 25th

PETITIONS FOR NEW BANKS

Belknap Bank and Trust Belmont	Approved
The Colonial Savings Bank Nashua	Pending
The Conway Savings Bank Conway	Pending
Family Bank & Trust Allenstown	Pending
First Northern Bank and Trust Plymouth	Approved
First Wolfeboro Savings Bank Wolfeboro	Pending
Hampton Guaranty Savings Bank Hampton	Pending
The Hampton Savings Bank Hampton	Pending
Kearsarge-Sunapee Savings Bank New London	Pending
New London Savings Bank New London	Pending
North Hampton Savings Bank North Hampton	Pending
The Salem Savings Bank Salem	Pending
Seabrook Savings Bank Seabrook	Pending
Somersworth Savings Bank Somersworth	Pending
The Wolfeboro Savings Bank Wolfeboro	Pending

CONVERSIONS PENDING

Indian Head Bank of Exeter, National Association, Exeter to Indian Head Bank of Exeter, Exeter

Indian Head Bank of Portsmouth, National Association, Portsmouth to Indian Head Bank of Portsmouth, Portsmouth

NAME CHANGE

Belknap Bank and Trust, Belmont to Belknap Bank & Trust, Belmont

INCREASE IN CAPITAL STOCK

The Bedford Bank Bedford	35,000 shares, par $9.00 to 35,000 shares, par $9.00 and 34,000 preferred shares, par $9.00
Belknap Bank & Trust Belmont	50,000 shares, par $10.00 to 75,000 shares, par $10.00
Rockingham County Trust Co. Salem	39,000 shares, par $10.00 to 45,000 shares, par $10.00
The Suncook Bank Suncook	75,000 shares, par $5.00 to 85,000 shares, par $5.00

BRANCHES APPROVED

Cheshire County Savings Bank Keene	834 Court Street Keene
The Colonial Bank Nashua	Lowell Road and Flagstone Drive Hudson
Concord Savings Bank Concord	Broadway and South Streets Concord
Connecticut River Bank Charlestown	Route 123 Langdon
Exeter Co-operative Bank Exeter	Route 111 Hampstead
Exeter Co-operative Bank Exeter	Corner of Main & Wight Streets Raymond
Exeter Co-operative Bank Exeter	Corner of Route 101 & Winnicut Road Stratham
Hanover Bank & Trust Company Hanover	Main Street Orford
The Manchester Bank Manchester	Bedford Mall Bedford
The Merchants Savings Bank of Manchester, New Hampshire Manchester	Horace Greeley Highway Bedford
Milford Co-operative Bank Milford	Route 101-A and Veterans Road Amherst
The Monadnock Bank Jaffrey	Main Street Rindge
The Monadnock Bank Jaffrey	Main Street Troy
Rochester Savings Bank and Trust Company Rochester	Lilac Mall, Route 16 Rochester
Seabrook Bank and Trust Company Seabrook	NH Route 286 & US Route A1A Seabrook
The Woodsville Guaranty Savings Bank Woodsville	Junction of Routes 25C and 25 Warren

BRANCHES PENDING

The Colonial Bank Nashua	Amherst Street & Cotton Road Nashua
North Conway Bank North Conway	Route 16 North Conway
Portsmouth Savings Bank Portsmouth	Route 101 and Ocean Road Greenland
Salem Co-operative Bank Salem	304 South Broadway Salem

BRANCH WITHDRAWN

Granite State Trust Company Lincoln	Main Street Franconia

CREDIT UNION MERGERS

D I C E Credit Union, Manchester into J. F. & Associates Credit Union, Manchester

New Hampshire VA Employees Credit Union, Manchester into Granite State Credit Union, Manchester

REMOTE SERVICE UNITS ACCEPTED

Cheshire County Savings Bank Keene	Concord Laboratories 1 Kit Road Keene
Cheshire County Savings Bank Keene	Markem Corporation 150 Congress Street Keene

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO THE BANK COMMISSIONER

Chapter		Description
99	RSA 383	13, was amended: changing the filing date for the annual report to the bank commissioner from a fiscal to a calendar year and increasing the late filing fee from $5 to $25.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO THE GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES AND DEPOSITORIES

Chapter		Description
441	RSA 384	36, was amended: increasing the period an institution has to report certain shortages to the bank commissioner from 3 days to 10 days.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO BRANCH BANKING AND HOLDING COMPANY AFFILIATES

Chapter		Description
123	RSA 384-B	1, paragraph I, was amended: to include cooperative bank, savings and loan association and building and loan associations in the definition of "Bank" under the branching statutes.
	RSA 384-B	1, new paragraph XI: defines "population" for purposes of branching.
	RSA 384-B	1, new paragraph XII: defines "standard metropolitan statistical area" under the branching statutes.
	RSA 384-B	2, paragraph I, was amended: allowing state-wide branching in towns with a population of 25,000 or more; allows branching within the county, standard metropolitan statistical area or within 35 miles of its principal office. There is a further provision phasing out home office protection. No branch bank shall be approved if dollar volume exceed 15% of all deposits in the state. Percentage formerly 20%.
	RSA 384-B	2, paragraph II, was amended: allowing state-wide mergers.
	RSA 384-B	3, was amended: prohibiting bank holding company from acquiring a dollar volume in excess of 15% of all deposits in the state. Percentage formerly 20%.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO BRANCH BANKING AND HOLDING COMPANY AFFILIATES

(CONTINUED)

Chapter		Description
123	RSA 384-B	6, was amended: updating the statute, making exsisting branches legal under new law.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO COMPLEMENTARY FACILITIES OF BANKS

Chapter		Description
123	RSA 384-E	3, was amended: deleting the following sentence "Notwithstanding anything herein to the contrary, any complementary facility which is to be an adjunct of a branch office which was established in a noncontiguous town persuant to the provisions of RSA 384-B:2, I (c), shall be so located as to comply with the same mileage limitations of RSA-B:2, I (c) applicable to such branch office."

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS

Chapter		Description
165	RSA 386	57, new section: allows savings and cooperative banks to pledge securities to secure certain deposits.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO INVESTMENTS OF SAVINGS BANKS

Chapter		Description
300	RSA 387	1, paragraphs I through XIX, were amended: rewriting the definition of terms generally.
	RSA 387	2, was amended: allowing certain federal government sponsored enterprises to be used for the liquidity reserve.
193	RSA 387	5, paragraph III-c, was amended: allowing mobile home loan terms equal to those as set forth in the National Housing Act.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO INVESTMENTS OF SAVINGS BANKS
(CONTINUED)

Chapter		Description
193	RSA 387	5, paragraph III-d, was amended: extending the maximum maturity of a loan on a motor home from 7 to 10 years and allows the amount to be loaned to be a percentage of the retail value.
300	RSA 387	6, paragraphs I through V, were amended: generally relating to Public Obligations.
	RSA 387	6-a, new section: defines the criteria for legal investments in corporate securities.
	RSA 387	7 through 12 sections were repealed.
	RSA 387	13, paragraphs I and II, were amended: changing the criteria for bank and bank holding company securities to qualify as a legal investment.
	RSA 387	14, was amended: restructering the criteria for investment trust shares to qualify as a legal investment.
	RSA 387	15 and 15-a sections were repealed.
	RSA 387	16, was amended: removing all federal agencies, government sponsored agencies and New Hampshire authorities and placing same in RSA 387:6. Retained other sections of statute.
	RSA 387	18, amended, with no substantial change.
	RSA 387	25, was amended: giving the commissioner discreation in publishing a legal list of common stock and certain other securities.
	RSA 387	27, was amended: adding the following sentences. "Any security held which becomes nonlegal because of changes in the law relating to legal investments may be retained outside of RSA 387:18 upon application to the bank commissioner for approval to retain the security. If approval is denied the security may be retained under RSA 387:18."

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO REGULATION OF TRUST AND BANKING COMPANIES

Chapter		Description
428	RSA 390	6, was amended: liberalizing the reserve requirements including allowing federal funds to be part of the reserve and providing for a fine for non-compliance.
93	RSA 390	13, was amended: allows a trust company or similar corporation to advertise their power to act in a fiduciary capacity.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO THE INCORPORATION AND MANAGEMENT OF TRUST COMPANIES

Chapter		Description
91	RSA 392	38-a, new section: allows in certain instances a bank to retire capital stock.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO BUILDING AND LOAN ASSOCIATIONS

Chapter		Description
132	RSA 393	15-a, paragraph IV(a), was amended: Removes maximum amount that may be loaned on a mobile home and increased the length of time a mobile home loan is required to be repaid.
131	RSA 393	15-a, paragraph IV(b), was amended: increasing the amount and maturity that may be loaned on a used motor home.
133	RSA 393	18, was amended: permitting real estate loans not in excess of $75,000 on dwelling units of four or less families to not more than 90 percent of the appraised value of the property. Fomerly the limitation was $55,000.
134	RSA 393	20, was amended: increasing the fines that may be charged for non-payment of interest and principal from 2% to 4% a month upon the sums unpaid.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO BUILDING AND LOAN ASSOCIATIONS
(CONTINUED)

Chapter		Description
123	RSA 393	60, was repealed: this placed the branching of co-operative banks under RSA 384-B.
428	RSA 393-A	New Chapter Capitol Stock Conversion allowing Cooperative Banks, Building and Loan Associations and Savings and Loan Associations to convert from a mutual association to a stock association.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO CREDIT UNIONS

Chapter		Description
99	RSA 394	45, was amended: changing the filing date for the annual report to the bank commissioner from a fiscal year to a calendar year.
	RSA 394	46, was amended: increasing the fine for late filing of the annual report from $5 to $25 a day.

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO SECOND MORTGAGE HOME LOANS

Chapter		Description
390	RSA 398-A	1-a, paragraph I, was amended: increasing the maximum amount that a licensee may lend from $15,000 to $35,000.
99	RSA 398-A	1-e, was amended: changing the filing date for the annual report to the bank commissioner from a fiscal year to a calendar year and increasing the late filing fee from $5 to $25 a day.
390	RSA 398-A	2, was amended: allowing for open end second mortgages.
	RSA 398-A	3, was amended: specifying that open end second mortgages are included under "Failure to Specify Interest Rates."

LEGISLATION ENACTED BY THE 1979 SESSION OF THE LEGISLATURE RELATING TO THE REGULATION OF SMALL LOANS

Chapter		Description
99	RSA 399-A	21, paragraph III, was amended: changing the filing date for the annual report to the bank commissioner from a fiscal to a calendar year and increasing the late filing fee from $5 to $25 a day.

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS,

DIRECTORS AND MEMBERS OF

INVESTMENT COMMITTEE

AMHERST

AMHERST BANK & TRUST COMPANY
JUNCTION ROUTES 101A & 122 - 03031
TEL. 673-4700

BRANCH OFFICE
ROUTE 101, BEDFORD - 03102
TEL. 472-5211

Year of Incorporation, 1972

Kenneth E. Scott
Chairman of the Board

Daniel S. Day
President

Dorothy M. Sirois
Assistant Treasurer

Gary T. Ouellette
Loan Officer

James J. Murray
Vice President and Treasurer

Joan LaBuda
Assistant Vice President and Branch Manager

DIRECTORS

*Justin S. Bielagus
*Malcolm M. Carter
*Daniel S. Day
*Arnold F. Dibble
*Theodore Dobrowolski
*Richard E. Infantine
*Karl E. Norwood
*Kenneth E. Scott

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD - 03102
TEL. 668-1500

Year of Incorporation, 1972

Louis J. Georgopoulos
Vice Chairman of the Board

Robert N. Wheeler
President and Treasurer

Kathleen G. Lepore
Assistant Vice President

Donald W. Wheeler
Senior Vice President

Paul R. Kfoury
Assistant Clerk

Susan I. Perkins
Nicholas G. Skaperdas
Assistant Treasurers

DIRECTORS

*Maurice A. Beliveau
*John B. Clover
*David Foster
*Marcel O. Genest
*Louis J. Georgopoulos
*Joseph H. Harrison, III
*William Joslin
*Paul R. Kfoury
*Everett P. McAfee, Jr.
*Norman A. Packard
*Nicholas G. Skaperdas
*Bradford H. Thomas
*Donald W. Wheeler
*Robert N. Wheeler

*Investment Committee Member

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11 - 03220
TEL. 528-1800

Year of Incorporation, 1979

Robert A. MacLenna, Jr.
President

Janet D. Raymond
Assistant Treasurer

John H. Martin
Vice President and Treasurer

DIRECTORS

*Fred Altman
Warren C. Clement
*Robert H. Gagne
Charles W. H. Lowth, Jr.
*Robert A. MacLenna, Jr.
*Willard G. Martin, Jr.
*Gerard F. Moore
*Nicholas Salta
Edward F. Schofield
Glenn E. Shaw
*Wallace W. Smith
Sheila D. Weeks

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET - 03570
TEL. 752-1171

Year of Incorporation, 1974

Arnold P. Hanson
Chairman of the Board

Carlton A. Ashworth
Vice Chairman of the Board

Lloyd B. Rines
President

Paul G. Campagna
Vice President

Doris G. Dube
Jacqueline G. Napert
Assistant Treasurers

Arthur E. Irwin
Treasurer

Ruby M. Shepard
Richard J. Sirois
Assistant Treasurers and Loan Officers

DIRECTORS

*Carlton A. Ashworth
Arthur J. Bergeron, Jr.
Thomas E. Brannen
Herbert N. Buckley
Robert A. Gagliuso
Bernard R. Gallagher
Shirley A. Gosselin
Mark E. Hamlin
*Arnold P. Hanson
Ralph A. Labnon
John D. Morton
Edward J. Reichert
Lawrence G. Richards
*Lloyd B. Rines
Joseph N. Rozek
William J. Woodward

BERLIN

NORTH COUNTRY BANK
CORNER PLEASANT & YORK STREETS - 03570
TEL. 752-4340

Year of Incorporation, 1890

Gaston E. Fillion
Chairman of the Board
and President

Richard N. Langlois
Vice President
and Loan Officer

Maurice L. Fortier
Assistant
Vice President
and Internal
Auditor

Robert J. Aulie
Vice President
and Treasurer

Marcel G. Fillion
Assistant
Vice President
and Loan
Officer

DIRECTORS

Robert D. Calamari
*Roland W. Couture
*Edgar T. Dean
*Gaston E. Fillion
*Maurice R. Levesque
*Roland J. Morneau
Romeo J. Noury
Lawence A. O'Brien
*Edward C. Oleson
*Eugene D. Rivard

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE - 03222
TEL. 744-8521

Year of Incorporation, 1898

Lawrence L. Denton
Chairman of the Board
and President

Dorothy M. Gordon
Vice President
and Secretary

Virginia B. Nicholas
Dorothy A. Stockley
Assistant
Treasurers

Louis J. Stivali
Treasurer

Neil G. Gauthier
Legal Officer

Douglas C. Benton
Accounting Officer

Bonnie Leclerc
Loan Officer

DIRECTORS

James Clowes
*Lawrence L. Denton
*Alan E. Esty
*Alfred F. Frye
Dorothy M. Gordon
*Luther K. Mitchell
T. Holmes Moore
Ralph F. Shackett
*L. Kenneth Tilton
J. Roger Turnbull

CHARLESTOWN

CONNECTICUT RIVER BANK
MAIN STREET - 03603
TEL. 826-7764

BRANCH OFFICES
ROUTE 12, NORTH CHARLESTOWN - 03603
TEL. 542-2545

ROUTE 123, LANGDON - 03602
TEL. 835-6333

Year of Incorporation, 1864

John E. Bentley
President and
Chief Executive
Officer

Edwin T. Walsh
Vice President
and Treasurer

Nancy E. Smith
Assistant
Treasurer

Theodore J. Frizzell
Walter H. Harrington
Vice Presidents

Paul D. Slade
Assistant
Vice President

William A. Smith
Assistant
Loan Officer

Gary W. Gray
Jeffrey M. Lessels
Loan Officers

DIRECTORS

*Ernest L. Bell, III
John E. Bentley
*Paul S. Cray
*Paul B. Dutton
*John C. Follett
*John E. Follett
*Theodore J. Frizzell
*Irving Mandinach
*O. W. Miller
*John Parker
*Stewart A. Rouse
Edwin T. Walsh
*Myrl H. Webster
*Maurice H. Wernick

*Investment Committee Member

CLAREMONT

CITY BANK AND TRUST
24 TREMONT SQUARE - 03743
TEL. 543-0111

Year of Incorporation, 1976

Norman J. Langlois
Chairman of the Board

Richard M. Berrio
President
and Treasurer

Raymond F. Bonenfant
Secretary

Nicholas C. Marro
Vice President

George E. Veilleux
William D. Waite
Assistant
Treasurers

DIRECTORS

*Richard M. Berrio
Raymond F. Bonenfant
Roselyn Caplan
Donald Foisy
Norman J. Grover
Charles W. Johnson
Edna W. Krans
*Norman J. Langlois
Thomas Levesque
*Nicholas C. Marro
Charles Puksta
*Dorothy Roman
Charles H. Sprague
*Roland V. Stoodley, Jr.
*George E. Veilleux

COLEBROOK

THE FIRST COLEBROOK BANK
147 MAIN STREET - 03576
TEL. 237-5551

Year of Incorporation, 1889

Norman S. Brungot
Chairman of the Board

Marshall A. Ames
Vice Chairman of the Board

Harry L. Olmstead, Jr.
President

Mervyn O. Gadwah,
Treasurer

Jean F. Ladd
Mortgage
Loan Officer

Jean B. Grapes
Assistant
Vice President

Barbara V. Haynes
William C. Haynes
Assistant
Treasurers

DIRECTORS

*Marshall A. Ames
*James W. Barnett
*Norman S. Brungot
*Victor P. Bruno
*Robert W. Gooch
*Palmer B. Lewis
*Harry L. Olmstead, Jr.
*Earl P. Wadsworth
*Malcolm R. Washburn

*Investment Committee Member

CONWAY

THE CARROLL COUNTY TRUST COMPANY
MAIN STREET - 03818
TEL. 447-5425

BRANCH OFFICES
ROUTE 16, OSSIPEE - 03814
TEL. 539-4300

ROUTE 16, NORTH CONWAY - 03860
TEL. 356-5476

Year of Incorporation, 1923

Arthur F. Brown, Jr.
President and
Trust Officer

Mark Thivierge
Wendell D. Woodbury
Vice Presidents

Liberty Santa Maria
Assistant Treasurer
and Assistant
Trust Officer

Francis Deasy
Senior
Vice President
and Treasurer

Joseph L. Costello
John D. Edgerton
Kenneth C. Sykes
Assistant
Treasurers

DIRECTORS

*Arthur F. Brown, Jr.
Calvin J. Coleman
Ralph L. Grindle
David R. Hastings, II
Herbert Schneider
*Richard G. White
*Wendell D. Woodbury

DERRY

DERRY BANK AND TRUST COMPANY
CRYSTAL AVENUE - 03038
TEL. 432-9517

BRANCH OFFICES
ROUTE 111, HAMPSTEAD - 03826
TEL. 382-7111

ROUTE 101, CANDIA - 03034
TEL. 483-2151

ROUTES 121 & 102, CHESTER - 03036
TEL. 887-4496

Year of Incorporation, 1969

Niles F. Jensen
Chairman of the Board

John M. Terravecchia
President

Howard S. Dearth
1st Vice
President

Horace A. Holaday, Jr.
Andrew C. Mack
2nd Vice
Presidents

G. Robert Smith
Vice President

K. Ernest Duckworth
Assistant
Vice President

Arnold C. Soney
Treasurer

Dolores T. Brusky
Margaret B. de Redon
Catherine A. Gelinas
Assistant
Treasurers

Edward D. Bureau
Clerk

Dolores Smith
Cathy Zysk
Managers

DIRECTORS

Rolfe G. Banister
Rajat K. Bhattacharya
Edward D. Bureau
Donald L. Cusson
Howard S. Dearth
William J. DeRemer
*William M. Hardy
*Horace A. Holaday, Jr.
Gilbert H. Hood, Jr.
*Niles F. Jensen
Andrew C. Mack
George F. Menard
Glenn E. Peabody
Paul T. Phillips
Albert H. Rioux, Sr.
G. Robert Smith
Arnold C. Soney
John M. Terravecchia

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET - 03824
TEL. 868-5574

Year of Incorporation, 1947

Alva F. Fernandez
President

Michael E. Kenslea
Executive
Vice President

Robert C. Chase, Jr.
Treasurer

Gary E. Lundh
Ronald J. Manning
Vice Presidents

E. Jeanne Hull
James P. O'Malley
Assistant
Treasurers

DIRECTORS

*Earl J. Dearborn
*Alva F. Fernandez
*Harold D. Moran
*Constance W. O'Mara
*Lawrence E. O'Mara
*John M. Sakowski

*Investment Committee Member

EXETER

EXETER BANKING COMPANY
154 WATER STREET - 03833
TEL. 772-4761

BRANCH OFFICES
LAFAYETTE ROAD, HAMPTON FALLS - 03844
TEL. 926-3362

PORTSMOUTH AVENUE, STRATHAM - 03885
TEL. 772-6655

EPPING ROAD, RAYMOND - 03077
TEL. 895-3186

Year of Incorporation, 1893

Roy A. Ladner
President
and Treasurer

Rudolph C. Hede
Vice President
and Trust Officer

Edwin R. Baker
Richard M. Ford
John D. Hebert
Elwood C. Wilbur
Vice Presidents

Robert L. Cooper
Robert H. Durant
Assistant
Vice Presidents

Shirley H. Craven
Mortgage
Officer

Richard G. Clark, Jr.
Chief Accountant

Martin W. Day
Vice President
and Assistant
Treasurer

Wayne A. Skoglund
Assistant
Vice President
and Assistant
Treasurer

Frank H. Hunt
Assistant
Treasurer

Carol A. Russell
Assistant to
the President

Marcia J. Cowan
Bette L. Southwick
Sylvia Sytek
Arabella Tuttle
Administrative
Assistants

DIRECTORS

*John J. Callahan
*Robert H. Clement
*Edwin L. Collishaw, Jr.
*Michael J. Dalton
*John W. Flynn, Jr.
*Edward A. Gage

*Stephen G. Kurtz
*Roy A. Ladner
*John J. Quinn
*Ronald A. Remick
*William M. Walsh
*Fred A. Wentworth, Jr.

GORHAM

WHITE MOUNTAIN BANK AND TRUST COMPANY
10 EXCHANGE STREET - 03581
TEL. 466-3352

Year of Incorporation, 1946

Lionel J. Coulombe
President

Herbert A. Dore
Vice President

Barbara A. Brynes
Treasurer

Lorraine G. Webb
Assistant
Treasurer

DIRECTORS

Richard Badger
Dawn C. Coulombe
*Lionel J. Coulombe
Herbert A. Dore

John J. Ebelt, Jr.
Earl F. Gage
*John T. Gallus
*Vincent Paniccia

HANOVER

HANOVER BANK & TRUST COMPANY
80 SOUTH MAIN STREET - 03755
TEL. 643-4200

BRANCH OFFICE
MAIN STREET, ORFORD - 03777
TEL. 353-4324

Year of Incorporation, 1972

Frederic R. Dawe
President

Susan B. Hughes
James J. Lafiosca
William E. Rose, Jr.
Vice Presidents

John J. Munhall, Jr.
Vice President
and Treasurer

James A. Saggiotes
Clerk

Joanne M. Dauphinais
Assistant Treasurer

DIRECTORS

*Donald deJ. Cutter
*Frederic R. Dawe
Jean G. Krueger
*James J. Lafiosca
Marc Levine

Lynn S. McGrew
Robert B. Merrow
Thomas F. Purcell, Jr.
James A. Saggiotes
Susan Brooks Shumway

*Investment Committee Member

HILLSBOROUGH

THE VALLEY BANK
WEST MAIN STREET - 03244
TEL. 464-5541

BRANCH OFFICES
MAPLE STREET, HENNIKER - 03242
TEL. 428-3235

WEST MAIN STREET, HILLSBOROUGH - 03244
TEL. 464-5541

Year of Incorporation, 1973

Richard W. Withington
President

Merle R. Patenaude, Jr.
Vice President

William J. McIver
Loan Officer
and Manager

William F. Kacmarcik
Executive
Vice President
and Treasurer

Carl P. Doliber
Assistant
Treasurer

Douglas S. Hatfield, Jr.
Clerk

DIRECTORS

Gordon J. Allen
Alfred G. Chandler
*Duane J. Clement
Clarence W. Edmunds
*Douglas S. Hatfield, Jr.
*Daniel G. Hingston
Robert J. Johnson
*William F. Kacmarcik
Paul F. Kerber
*Donald E. Knapton
Milton H. Morris
Merle R. Patenaude, Jr.
*Richard W. Withington
Samuel C. Zachos

*Investment Committee Member

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET - 03452
TEL. 532-7788

BRANCH OFFICE
MAIN STREET, RINDGE - 03461
TEL. 899-5187

Year of Incorporation, 1865

Donald E. Proctor
President

Wayne Gordon
Forrest R. Kimball
Patricia T. Sawtelle
William R. Spaulding
Assistant
Vice Presidents

Robert W. Allen
Treasurer

Lorraine J. Caswell
Kathleen G. Day
Eleanor I. Maki
Dorothy S. Proulx
JoAnn St. Pierre
Assistant
Treasurers

DIRECTORS

*Christopher Bean
Delcie D. Bean, Jr.
*Reynold A. Belletete
*Edward C. Brummer
*Archie L. Coll
*Charles H. Criswold
*B. Leonard Krause
D. Glyn Millard
*Walter R. Peterson
*Donald E. Proctor
*Francis X. Quinlan

LEBANON

LEBANON BANK & TRUST COMPANY
ROUTE 12A - 03784
TEL. 298-8787

Year of Incorporation, 1976

Frederic R. Dawe
President

Susan B. Hughes
John J. Munhall, Jr.
William E. Rose, Jr.
T. Jack Rutledge
Vice Presidents

Edwin S. Childs
Joanne M. Dauphinais
Assistant
Treasurers

Richard H. Cummings
Clerk

DIRECTORS

Frederick T. Bedford, III
Donald C. Berwick
Sherwood Carbee
Richard H. Cummings
*Frederic R. Dawe
*James J. Lafiosca
*T. Jack Rutledge

LINCOLN

GRANITE STATE TRUST COMPANY
MAIN STREET - 03251
TEL. 745-2211

BRANCH OFFICE
MAIN STREET, NORTH WOODSTOCK - 03262
TEL. 745-2226

Year of Incorporation, 1963

George H. Parker
President

Robert A. Russell
1st Vice President

Laurence C. Woodward
2nd Vice President

Gordon H. Kendall
Executive Vice President and Treasurer

Judith E. Downing
Assistant Treasurer

DIRECTORS

*Charles E. Carey
*Kenneth P. Ford
*Gordon H. Kendall
*John H. Noyes
*Raymond J. O'Rourke
*George H. Parker
*Robert A. Russell
*Kenneth L. Stewart
*Laurence C. Woodward

LONDONDERRY

LONDONDERRY BANK AND TRUST COMPANY
ROUTE 102 - 03053
TEL. 434-4576

Year of Incorporation, 1972

Ralph A. McIninch
Chairman of the Board

William K. Phillips
President

James L. Wray
Senior Vice President

Lillian N. Meserve
Assistant Treasurer

John E. Rohde
Vice President and Treasurer

Ferne F. Schmidtchen
Clerk

Robert H. Brown
Loan Officer

DIRECTORS

Edward Burke
Robert Early
Robert Evans
Robert G. Keneval
David Lannan
Lansing Mallett
Leo Masse
*Ralph A. McIninch
*William O. Merrill
*William O. Patrick
*William K. Phillips
Norman Russell
*Ferne F. Schmidtchen
*James L. Wray

*Investment Committee Member

MANCHESTER

THE MANCHESTER BANK

1100 ELM STREET - 03105
TEL. 669-5600

BRANCH OFFICES
SOUTH WILLOW PLAZA, MANCHESTER - 03103
TEL. 669-5600

BEDFORD MALL, BEDFORD - 03102
TEL. 669-5600

7 McGREGOR STREET, MANCHESTER - 03102
TEL. 669-5600

Year of Incorporation, 1891

Walter N. DeWitt
Chairman of the Board,
Chief Executive Officer,
President and Treasurer

Peter Hamblett
John I. Snow
Senior
Vice Presidents
and Managers

D. Paul Lamont
Vice President
Administration

Robert J. Rzasa
Assistant
Vice President
and Commercial
Banking Officer

George F. Field, Jr.
Manager
Credit Department

Joan M. Mothes
Executive
Administrative
Officer

Richard M. Donnelly
Real Estate Services

Peter C. Anderson
Vice President
and Commercial
Banking Officer

Charles L. Abbe
George T. Hamilton
Vice Presidents
Municipal Services

Scott W. Sutherland
Assistant
Vice President
and Commercial
Mortgage Officer

Victor J. Tremblay
Secretary and
Clerk

Frank Drociak
Gregory P. Hughan
Commercial
Banking Officers

Robert J. Frasier
Branch Manager

Bowman C. Wingard, Jr.
Vice President
Deposit Services

Richard N. Cunningham
Vice President
Personal Lending
Division

Anthony M. Suraci
Assistant
Vice President
Personal Lending
Division

Charles S. Reese, III
Loan Servicing
Officer

Dorice M. Day
Louis Hebert
Patricia Jacobson
Phyllis L. Martin
Thelma G. McNamara
Raymond P. Smith
Personal Banking
Officers

DIRECTORS

*Richard D. Beaulieu
*Walter N. DeWitt
*Sylvio L. Dupuis
*Michael H. Foster
*Frederick W. Griffin
*Peter Hamblett
*Bruce M. Keller
*Donald R. Lavallee
*Gerald A. LeBlanc
*John I. Snow
*Raymond F. Truncellito

*Investment Committee Member

MEREDITH

FIRST BANK AND TRUST COMPANY

ROUTE 25 - 03253
TEL. 279-7954

Year of Incorporation, 1974

Richard D. Comstock
Chairman of the Board

Leonard M. Foster
President

Gregory M. Dickinson
Executive
Vice President

Robert C. Adams
Assistant
Vice President

Donald H. Perham
Vice President

Bruce U. Sanderson
Vice President
and Trust Officer

Dorothy A. LaPointe
Administrative
Assistant

Anita L. Colbath
Treasurer and Operations Officer

DIRECTORS

Clyde C. Brown
Richard D. Comstock
*Lucien R. Dulac
*Leonard M. Foster
*Earle D. Hardy
Robert E. Heath
*William F. Richards, Jr.
Emma R. Watts

*Investment Committee Member

MEREDITH

MEREDITH BANK & TRUST

1 BAY POINT - 03253
TEL. 279-7907

BRANCH OFFICES
ROUTE 25, MOULTONBOROUGH - 03254
TEL. 476-5551

MAIN STREET, ASHLAND - 03217
TEL. 968-7131

Year of Incorporation, 1924

John B. Anderson
Chairman of the Board

Denley W. Emerson
Vice Chairman of the Board

J. Neal Martin
President,
Chief Executive
Officer, Treasurer
and Senior
Trust Officer

Gloria E. Eastman
Assistant
Loan Officer

Richard P. Lavoie
Senior Mortgage
Officer, Manager
and Loan Officer

Richard W. Gammons
Controller

Paul F. Williams
Assistant
Vice President
and Senior
Loan Officer

D. Wakelin Stillman
Manager and
Loan Officer

Marjorie E. Greenmore
Banking Officer

Mary R. Crosby
Assistant
Operations Officer

Herbert R. Horne
Security Officer

DIRECTORS

*John B. Anderson
Edmund Claxton
Neil A. Cowan
*Denley W. Emerson
A. Walter Hill
*J. Neal Martin
Christine P. Powers
David L. Thun
*Harry A. Wallace

NASHUA

THE COLONIAL BANK
295 MAIN STREET - 03060
TEL. 889-1141

BRANCH OFFICE
115 NORTHEASTERN BOULEVARD, NASHUA - 03060
TEL. 889-1141

Year of Incorporation, 1969

Walter N. DeWitt
Chairman of the Board

Paul F. Leaming
President
and Treasurer

John O. Roberts
Assistant
Vice President

Annette Bouvier
Branch Manager

Victor J. Tremblay
Secretary and
Clerk

Normand J. Bourbeau
Loan Officer

Thomas LeBrun
Personnel
Banking Officer

DIRECTORS

*John A. Cadario, Jr.
*Walter N. DeWitt
*Fred L. Gagnon
*Paul F. Leaming
*Gerald Q. Nash
*R. Hamilton Rice
*Kenneth J. Ritchie

*Investment Committee Member

NASHUA

NASHUA TRUST COMPANY
194 MAIN STREET - 03060
TEL. 882-2755

BRANCH OFFICES
4 DERRY STREET, HUDSON - 03051
TEL. 882-2755

238 MAIN STREET, NASHUA - 03060
TEL. 882-2755

DANIEL WEBSTER HIGHWAY SOUTH, SOUTHGATE PLAZA
NASHUA - 03060
TEL. 882-2755

33 COLISEUM AVENUE, NASHUA - 03060
TEL. 882-2755

Year of Incorporation, 1889

Robert J. Cross
Chairman of the Board
and President

Frank L. Harvey
Senior
Vice President

Paul E. LeClair
James H. Monroe
Robert R. Pinsonneault
Norman B. Storrs
Robert S. Whitney
Vice Presidents

David P. Bingham
Conrad L. Dionne
Mark E. Leonardi
Conrad E. Thibault
Assistant
Vice Presidents

Donald F. Guertin
Vice President
and Treasurer

A. Scott Behman
Vice President
and Trust Officer

Albert G. Trudeau
Joseph J. Wentworth
Assistant
Treasurers

Harry G. Locke
Trust Officer

John M. Noftle
Auditor

DIRECTORS

*Arthur H. Atkinson
*Leon P. Brassard
*Gilbert Bucknam
*Daniel C. Chisholm
*Robert J. Cross
*Donald W. Erion
*David C. Hamblett
*Frank L. Harvey
*Raymond A. Labombarde
*James A. Lyons
*A. Byron Mansfield
*Raymond H. Marcotte
*John J. Singer, Jr.
*William R. Swart
*Samuel A. Tamposi
*Roscoe M. Woodward
*William W. Zechel

NEW LONDON

THE NEW LONDON TRUST COMPANY
MAIN STREET - 03257
TEL. 526-2535

BRANCH OFFICE
NEWPORT ROAD, NEW LONDON - 03257
TEL. 526-4665

Year of Incorporation, 1958

William F. Kidder
President

Robert E. Belanger
James C. Cleveland
Vice Presidents

Lois S. Shaw
Assistant Treasurer and Loan Officer

William F. Kidder, Jr.
Executive Vice President and Treasurer

Judith M. Cormier
Assistant Vice President Operations

Herbert O. Williams
Clerk

Rae F. Voss
Assistant Treasurer and Customer Service Officer

DIRECTORS

*James C. Cleveland
*Frank N. Cricenti
*Claude E. Gardner
*Amos E. Johnson
*William F. Kidder
*William F. Kidder, Jr.
*Herbert O. Williams

NORTH CONWAY

NORTH CONWAY BANK
240 MAIN STREET - 03860
TEL. 356-5466

BRANCH OFFICE
ROUTES 16 & 302, GLEN - 03838
TEL. 383-6813

Year of Incorporation, 1900

S. Jean Fernandez
President

Frank J. Connolly, Jr.
Executive Vice President

Earl P. Osgood
Vice President

Thomas W. Crompton
Mortgage Officer

Richard L. VanDyne
Treasurer, Trust Officer and Clerk

William G. Edmunds
Assistant Treasurer

John H. Small, Jr.
Instalment Loan Officer

Meredith W. Christie
Assistant Mortgage Officer

DIRECTORS

*S. Jean Fernandez
L. Hamlin Greene
*Earl P. Osgood
*Donald H. Pocock
George C. Weston

---

*Investment Committee Member

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET - 03076
TEL. 635-3545

BRANCH OFFICES
ROUTE 111, WINDHAM - 03087
TEL. 893-4321

529 SOUTH BROADWAY, SALEM - 03079
TEL. 893-6151

Year of Incorporation, 1968

Louis Fineman
President

Patricia A. McArdle
Vice President

William A. McNamara
Treasurer

Theodore L. Russem
Clerk

George W. Harris
1st Vice President

Joanne Cronin
Florence Howes
Paul Santos
Allan D. Virr
Assistant Treasurers

DIRECTORS

*Ralph S. Boutwell
*William H. Brady, Jr.
*Louis Fineman
*Bradford Fox
*George W. Harris
*Leo Kahn
*Claude Kaptell
*Willis S. Low
*William A. McNamara
*Titus Plomaritis
*Theodore L. Russem

*Investment Committee Member

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
ROUTE 125 - 03865
TEL. 382-6511

BRANCH OFFICES
ROUTE 121, HAMPSTEAD - 03841
TEL. 329-6711

ROUTE 111, KINGSTON - 03848
TEL. 642-3668

ROUTE 121, ATKINSON - 03811
TEL. 362-5596

Year of Incorporation, 1967

Daniel H. Andernacht
Chairman of the Board

Kevin King
Vice Chairman of the Board

Richard W. Fletcher
President

Peter C. Lane
Philip A. Plante
Bruce A. Sloan
Assistant Vice Presidents

Thomas E. Quinlan
Executive Vice President and Treasurer

Edward A. Daly
Vice President

Barbara M. Moran
Assistant Treasurer

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
*William S. Bartlett, Jr.
Richard W. Fletcher
James F. Grimes
Kevin King
Raymond E. Moore
Bruno Naiman
John R. Pichowicz
*Nicholas Pichowicz
*Bernard R. Senter
*Wilfred C. Senter
Norman C. Walker

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY - 03079
TEL. 893-6141

BRANCH OFFICE
ROCKINGHAM MALL, SALEM - 03079
TEL. 893-6141

Year of Incorporation, 1969

Nicholas P. Moschilli
President

George E. Newall
John C. Tommasi
Vice Presidents

W. Robert Conley
Loan Administrator

Kenneth C. Kellan
Treasurer

Carol A. Southwick
Assistant Treasurer

Muriel M. Cote
Operations
Officer

David T. Lamond
Controller

DIRECTORS

*William A. Brown
Francis E. Burke, Sr.
Anthony F. DiOrio
*Robert L. Gable
Carnick Kachadorian
George J. Khoury
Roland C. LaRochelle
Clarence W. Merrill
*Nicholas P. Moschilli
Berge M. Nalbandian
Frank V. Sandberg
A. Martin Simensen
*Lewis F. Soule
Harry A. Tatone
Fred S. Tinkham
Kasmir E. Ulaky
*Douglas R. Watts

SEABROOK

SEABROOK BANK AND TRUST COMPANY
LAFAYETTE ROAD - 03874
TEL. 474-5501

BRANCH OFFICE
OCEAN BOULEVARD, SEABROOK - 03874
TEL. 474-5009

Year of Incorporation, 1974

Wilfred L. Sanders, Jr.
Chairman of the Board

LeRoy F. Anderson
President

Francis J. Mahoney
Treasurer

Edward J. McDermott
Clerk

Theresa C. Perry
Comptroller

Thomas M. Whelan
Executive
Vice President

Vernon R. Small
Merle D. Straw, Jr.
Vice Presidents

Robert F. Preston
Vice President
and Secretary

DIRECTORS

*LeRoy F. Anderson
John J. Cardarelli
*George S. Downer
Michael A. Kutlowski
*Francis J. Mahoney
*Edward J. McDermott
Richard C. Noel
*Robert F. Preston
*Wilfred L. Sanders, Jr.
*Vernon R. Small
Merle D. Straw, Jr.
*Edward H. Tate, II

*Investment Committee Member

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET - 03275
TEL. 485-9564

BRANCH OFFICES
1288 HOOKSETT ROAD, HOOKSETT - 03106
TEL. 668-2192

EPSOM TRAFFIC CIRCLE, EPSOM - 03234
TEL. 736-9363

Year of Incorporation, 1916

K. Donald Woodbury
President

Ernest E. Coulombe
Vice President
and Treasurer

Pauline Chroniak
Lawrence E. Labrie
Norbert G. Raymond
Assistant
Treasurers

A. David Poisson
Vice President

Ernest A. Bergevin
Roger A. Menard
Assistant
Vice Presidents

Geneva G. Carrier
Assistant
Trust Officer

Veronique A. Desmarais
Public Relations
and Marketing Officer

DIRECTORS

*Laurent J. Boucher
Frank D. Cate
*Ernest E. Coulombe
*Gerard F. Cullerot
*Charles F. Gordon
Arthur J. LaBonville
Ray F. Langer
*K. Donald Woodbury
Robert S. Yeaton

WEARE

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
C/O JOSEPH A. MILLIMET
1850 ELM STREET, MANCHESTER - 03105
TEL. 669-1000

Year of Incorporation, 1958

Dominick J. Scalise
President

Katherine H. Scalise
Vice President

John W. McCarthy
Treasurer

Joseph A. Millimet
Clerk

DIRECTORS

John S. Holland
Florence A. Kearns
John W. McCarthy
Joseph A. Millimet
Dominick J. Scalise

*Investment Committee Member

WHITEFIELD

THE WHITEFIELD SAVINGS BANK & TRUST COMPANY
60 KING'S SQUARE - 03598
TEL. 837-2531

Year of Incorporation, 1891

Allison H. Nevers
Chairman of the Board

Francis D. Roy
President
and Clerk

Mary E. Hennessey
Treasurer

C. Frederick Astle
Vice President

James E. McLaren
Assistant
Loan Officer

DIRECTORS

*C. Frederick Astle
*Frank S. Dodge, Jr.
*Charles W. Farrington
Forrest G. Flanders
*Allison H. Nevers
*Francis D. Roy

WOLFEBORO

KINGSWOOD BANK AND TRUST
CENTER STREET - 03894
TEL. 569-4222

Year of Incorporation, 1972

Robert F. Fournier
President and
Treasurer

Robert E. Sager
Vice President

Nancy M. Gardner
Theresa S. Peterson
Denis B. Plante
Bruce S. Seymour
Assistant
Treasurers

Richard K. Grower
Vice President and Comptroller

DIRECTORS

Albert H. Dow, Jr.
*Ralph P. Dube
*Robert F. Fournier
Norris B. Harriman
*Leslie C. Rankin
William J. Roome, II
*Ralph J. Samaha
Alan F. Skelley
Lawrence S. Toms
George W. Walker

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

		AMHERST
	CONSOLIDATED REPORT OF CONDITION	AMHERST BANK & TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 664,689
2	U. S. Government obligations	200,400
3	U. S. Government agencies	146,167
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	532,150
6	Corporate stocks	......
7	Total securities	878,717
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	878,717
10	Real estate loans	3,725,222
11	Other loans	4,648,442
12	Total loans	8,373,664
13	LESS: Valuation reserve	77,893
14	Total loans net of valuation reserve	8,295,771
15	Overdrafts	8,349
16	Federal funds sold and loans & securities purchased under agreement to resell	600,000
17	Bank premises (net)	227,226
18	Leasehold improvements (net)	47,944
19	Furniture, fixtures & equipment (net)	69,702
20	Total fixed assets	344,872
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	185,367
24	Total Assets	$10,977,765
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 3,288,851
26	Time/savings deposits	6,458,671
27	Total deposits	9,747,522
28	Funds borrowed	479,000
29	Other liabilities	77,239
30	Reserve for bad debts - deferred tax	......
31	Other reserves	......
32	Total liabilities and reserves	10,303,761
33	Subordinated notes and debentures	......
34	Equity Capital	
35	Preferred stock	......
36	Common stock	300,000
37	Surplus	350,000
38	Undivided profits	24,004
39	Reserve for contingencies and other capital reserves	......
40	Total capital	674,004
41	Total Liabilities and Capital Accounts	$10,977,765
	GENERAL INFORMATION	
42	Surety coverage	$300,000
43	Total compensation paid to officers and employees (including director fees)	$220,522
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$391,690
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	5.00
49	Escrow funds	....
50	Certificates of deposit	5.50-7.50

BEDFORD	BELMONT	BERLIN		BRISTOL	
THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK	
$ 365,892	$ 201,008	$ 1,773,072	$ 1,933,515	$ 941,717	1
499,738	......	1,796,775	......	550,259	2
......	......	6,598,119	......	1,202,092	3
......	......	2,914,586	700,000	977,200	4
......	100,000	1,803,951	998,218	663,364	5
......	......	3,268,958	1,938,552	603,652	6
499,738	100,000	16,382,389	3,636,770	3,996,567	7
......	......	......	......	......	8
499,738	100,000	16,382,389	3,636,770	3,996,567	9
1,696,808	......	23,167,294	10,814,166	10,149,179	10
2,864,973	194,070	6,414,795	6,627,641	2,856,812	11
4,561,781	194,070	29,582,089	17,441,807	13,005,991	12
30,585	2,000	140,420	173,953	78,563	13
4,531,196	192,070	29,441,669	17,267,854	12,927,428	14
43,397	......	22,357	19,717	......	15
1,855,000	850,000	200,000	400,000	......	16
256,302	243,553	412,631	......	176,992	17
......	6,445	......	......	......	18
11,544	16,626	184,922	146,139	114,189	19
267,846	266,624	597,553	146,139	291,181	20
......	......	......	......	......	21
......	......	158,586	113,063	43,452	22
114,747	69,517	406,800	378,989	202,633	23
$7,677,816	$1,679,219	$48,982,426	$23,896,047	$18,402,978	24
$1,863,988	$ 258,989	$ 4,105,782	$ 1,572,681	$ 2,534,292	25
4,555,833	483,363	40,087,597	20,761,317	13,186,047	26
6,419,821	742,352	44,193,379	22,333,998	15,720,339	27
488,695	......	284,197	......	938,671	28
100,555	1,110	255,940	115,836	188,484	29
......	......	1,481	......	......	30
27,927	......	8,871	125,285	......	31
7,036,998	743,462	44,743,868	22,575,119	16,847,494	32
200,000	......	......	......	......	33
					34
162,801	......	......	......	......	35
226,944	500,000	316,505	125,000	277,605	36
197,067	250,000	1,000,000	675,000	500,000	37
(145,994)	185,757	2,920,446	520,928	777,879	38
......	......	1,607	......	......	39
640,818	935,757	4,238,558	1,320,928	1,555,484	40
$7,677,816	$1,679,219	$48,982,426	$23,896,047	$18,402,978	41
$200,000	$250,000	$1,000,000	$500,000	$350,000	42
$102,654	$8,918	$430,205	$307,290	$268,444	43
$209,040	$514	$2,268,885	$1,255,577	$739,321	44
					45
5.00	5.00	5.00	5.00	5.00	46
5.50	5.50	....	5.50	....	47
5.00	5.00	5.00	5.00	....	48
4.00	....	5.00	....	2.50	49
5.25-7.75	....	6.00-7.75	6.00-8.00	5.50-7.75	50

		CHARLESTOWN
	CONSOLIDATED REPORT OF CONDITION	CONNECTICUT RIVER BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 500,130
2	U. S. Government obligations	......
3	U. S. Government agencies	......
4	State, county, municipal obligations	2,837,081
5	Other bonds, notes and debentures	......
6	Corporate stocks	......
7	Total securities	2,837,081
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	2,837,081
10	Real estate loans	4,098,520
11	Other loans	8,708,295
12	Total loans	12,806,815
13	LESS: Valuation reserve	106,968
14	Total loans net of valuation reserve	12,699,847
15	Overdrafts	29,419
16	Federal funds sold and loans & securities purchased under agreement to resell	2,700,000
17	Bank premises (net)	317,394
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	87,721
20	Total fixed assets	405,115
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	230,263
24	Total Assets	$19,401,855
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 2,918,722
26	Time/savings deposits	14,968,168
27	Total deposits	17,886,890
28	Funds borrowed	......
29	Other liabilities	77,551
30	Reserve for bad debts - deferred tax	27,766
31	Other reserves	......
32	Total liabilities and reserves	17,992,207
33	Subordinated notes and debentures	100,000
34	Equity Capital	
35	Preferred stock	......
36	Common stock	162,500
37	Surplus	267,750
38	Undivided profits	879,398
39	Reserve for contingencies and other capital reserves	......
40	Total capital	1,409,648
41	Total Liabilities and Capital Accounts	$19,401,855
	GENERAL INFORMATION	
42	Surety coverage	$275,000
43	Total compensation paid to officers and employees (including director fees)	$288,175
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$770,253
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	....
49	Escrow funds	3.00
50	Certificates of deposit	6.00-8.00

CLAREMONT	COLEBROOK	CONWAY	DERRY	DURHAM	
CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	THE CARROLL COUNTY TRUST COMPANY	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	
$ 905,522	$ 1,585,502	$ 2,262,349	$ 2,311,163	$ 913,971	1
350,000	1,906,626	500,000	399,734	403,652	2
......	49,726	2,011,076	1,507,596	1,530,484	3
......	926,967	5,467,125	1,045,186	628,072	4
......	1,754,753	31,050	1,733,464	700,000	5
13,500	1,853,993	408,114	153,257	341,326	6
363,500	6,492,065	8,417,365	4,839,237	3,603,534	7
4,736	......	......	......	......	8
358,764	6,492,065	8,417,365	4,839,237	3,603,534	9
2,694,791	11,655,379	20,310,167	8,527,593	6,209,326	10
2,414,056	5,414,053	5,762,411	9,890,612	4,306,077	11
5,108,847	17,069,432	26,072,578	18,418,205	10,515,403	12
4,371	162,312	313,387	236,059	65,911	13
5,104,476	16,907,120	25,759,191	18,182,146	10,449,492	14
18,949	7,048	55,862	7,695	31,565	15
......	1,200,000	......	250,000	1,400,000	16
21,987	204,577	415,643	398,329	566,756	17
182,113	......	1,928	147,366	......	18
66,688	79,057	186,308	77,745	111,413	19
270,788	283,634	603,879	623,440	678,169	20
......	......	......	......	......	21
410,168	77,572	185,755	......	75,660	22
27,063	49,332	182,760	135,572	39,929	23
$7,095,730	$26,602,273	$37,467,161	$26,349,253	$17,192,320	24
$ 847,260	$ 3,381,350	$ 5,486,868	$ 4,945,926	$ 3,107,781	25
5,440,036	20,922,111	27,675,932	19,319,195	12,961,185	26
6,287,296	24,303,461	33,162,800	24,265,121	16,068,966	27
......	......	800,000	......	......	28
91,386	......	51,945	226,401	64,282	29
......	......	......	......	......	30
......	......	296,665	......	......	31
6,378,682	24,303,461	34,311,410	24,491,522	16,133,248	32
......	......	......	350,000	......	33
					34
......	......	......	......	......	35
425,000	142,170	100,000	356,052	250,000	36
275,000	1,000,000	935,000	772,953	300,000	37
17,048	1,156,642	2,120,751	378,726	509,072	38
......	......	......	......	......	39
717,048	2,298,812	3,155,751	1,857,731	1,059,072	40
$7,095,730	$26,602,273	$37,467,161	$26,349,253	$17,192,320	41
$250,000	$525,000	$350,000	$300,000	$300,000	42
$99,648	$292,719	$554,841	$484,630	$243,462	43
$287,496	$1,126,666	$1,546,490	$1,029,128	$601,802	44
					45
5.00	5.00	5.00	5.00	5.00	46
5.50	....	5.50	5.50	5.50	47
5.00	....	5.00	5.00	5.00	48
....	....	3.00-5.00	3.00	....	49
6.00-7.75	6.00-7.75	6.00-7.75	6.00-8.00	5.50-7.50	50

		EXETER
	CONSOLIDATED REPORT OF CONDITION	EXETER BANKING COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 4,399,098
2	U. S. Government obligations	2,197,637
3	U. S. Government agencies	548,860
4	State, county, municipal obligations	9,058,674
5	Other bonds, notes and debentures	15,178
6	Corporate stocks	133,814
7	Total securities	11,954,163
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	11,954,163
10	Real estate loans	26,111,438
11	Other loans	22,451,733
12	Total loans	48,563,171
13	LESS: Valuation reserve	203,021
14	Total loans net of valuation reserve	48,360,150
15	Overdrafts	20,820
16	Federal funds sold and loans & securities purchased under agreement to resell	......
17	Bank premises (net)	1,314,936
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	193,953
20	Total fixed assets	1,508,889
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	593,699
24	Total Assets	$66,836,819
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$11,729,231
26	Time/savings deposits	48,058,963
27	Total deposits	59,788,194
28	Funds borrowed	130,000
29	Other liabilities	783,522
30	Reserve for bad debts - deferred tax	191,376
31	Other reserves	......
32	Total liabilities and reserves	60,893,092
33	Subordinated notes and debentures	......
34	Equity Capital	
35	Preferred stock	......
36	Common stock	600,000
37	Surplus	1,312,000
38	Undivided profits	4,031,727
39	Reserve for contingencies and other capital reserves	......
40	Total capital	5,943,727
41	Total Liabilities and Capital Accounts	$66,836,819
	GENERAL INFORMATION	
42	Surety coverage	$1,700,000
43	Total compensation paid to officers and employees (including director fees)	$821,839
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$2,636,294
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	5.00
49	Escrow funds	3.00
50	Certificates of deposit	6.00-8.00

GORHAM	HANOVER	HILLSBOROUGH	JAFFREY	LEBANON	
WHITE MOUNTAIN BANK AND TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	LEBANON BANK & TRUST COMPANY	
$ 343,901	$ 1,001,603	$ 1,110,923	$ 1,515,983	$ 347,428	1
22,000	1,249,191	1,098,387	1,441,933	100,000	2
......	......	......	1,263,264	......	3
4,520	938,487	......	1,118,520	......	4
342,393	......	......	459,719	......	5
174,666	357,360	......	689,446	......	6
543,579	2,545,038	1,098,387	4,972,882	100,000	7
......	......	......	......	......	8
543,579	2,545,038	1,098,387	4,972,882	100,000	9
398,521	4,699,710	3,639,238	20,640,888	475,048	10
727,362	5,119,861	3,383,596	6,691,376	2,354,928	11
1,125,883	9,819,571	7,022,834	27,332,264	2,829,976	12
1,596	91,169	21,721	215,932	7,199	13
1,124,287	9,728,402	7,001,113	27,116,332	2,822,777	14
......	6,583	4,513	46,118	9,496	15
400,000	1,300,000	450,000	1,500,000	400,000	16
39,629	287,478	175,978	602,620	55,411	17
......	......	1,138	......	......	18
27,569	23,605	58,991	67,158	35,709	19
67,198	311,083	236,107	669,778	91,120	20
......	......	......	......	......	21
......	......	......	364,931	......	22
147,428	183,162	99,731	208,013	52,924	23
$2,626,393	$15,075,871	$10,000,774	$36,394,037	$3,823,745	24
$1,405,592	$ 2,066,350	$ 2,085,508	$ 4,135,528	$ 501,888	25
1,057,251	11,678,997	7,150,576	28,624,859	2,268,464	26
2,462,843	13,745,347	9,236,084	32,760,387	2,770,352	27
......	......	58,688	......	......	28
1,500	40,437	11,218	18,191	5,717	29
......	4,946	......	......	2,987	30
......	......	......	104,227	......	31
2,464,343	13,790,730	9,305,990	32,882,805	2,779,056	32
......	......	......	......	......	33
					34
......	......	......	......	......	35
30,000	200,000	286,400	720,705	156,000	36
94,864	800,000	293,350	1,298,945	860,284	37
36,299	275,365	115,034	1,491,582	28,405	38
887	9,776	......	......	......	39
162,050	1,285,141	694,784	3,511,232	1,044,689	40
$2,626,393	$15,075,871	$10,000,774	$36,394,037	$3,823,745	41
$300,000	$500,000	$1,000,000	$500,000	$500,000	42
$48,617	$48,263	$145,687	$354,374	$18,351	43
$60,905	$554,948	$373,392	$1,645,980	$86,081	44
					45
5.00	5.00	5.00	5.00	5.00	46
....	5.50	5.50	....	5.50	47
....	5.00	....	5.00	5.00	48
....	5.00	....	....	5.00	49
6.00-7.50	5.50-8.00	6.00-7.75	5.50-7.50	5.50-8.00	50

		LINCOLN
	CONSOLIDATED REPORT OF CONDITION	GRANITE STATE TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 670,366
2	U. S. Government obligations	99,873
3	U. S. Government agencies	......
4	State, county, municipal obligations	22,500
5	Other bonds, notes and debentures	......
6	Corporate stocks	6,750
7	Total securities	129,123
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	129,123
10	Real estate loans	2,500,207
11	Other loans	2,215,169
12	Total loans	4,715,376
13	LESS: Valuation reserve	17,693
14	Total loans net of valuation reserve	4,697,683
15	Overdrafts	2,056
16	Federal funds sold and loans & securities purchased under agreement to resell	......
17	Bank premises (net)	184,935
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	62,423
20	Total fixed assets	247,358
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	54,417
23	Other assets	9,788
24	Total Assets	$5,810,791
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$1,361,430
26	Time/savings deposits	3,683,924
27	Total deposits	5,045,354
28	Funds borrowed	250,000
29	Other liabilities	......
30	Reserve for bad debts - deferred tax	6,200
31	Other reserves	......
32	Total liabilities and reserves	5,301,554
33	Subordinated notes and debentures	90,000
34	Equity Capital	
35	Preferred stock	......
36	Common stock	93,750
37	Surplus	181,250
38	Undivided profits	119,435
39	Reserve for contingencies and other capital reserves	24,802
40	Total capital	509,237
41	Total Liabilities and Capital Accounts	$5,810,791
	GENERAL INFORMATION	
42	Surety coverage	$750,000
43	Total compensation paid to officers and employees (including director fees)	$123,811
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$218,428
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	....
49	Escrow funds	3.00
50	Certificates of deposit	6.00-7.75

LONDONDERRY	MANCHESTER	MEREDITH		NASHUA	
LONDONDERRY BANK AND TRUST COMPANY	THE MANCHESTER BANK	FIRST BANK AND TRUST COMPANY	MEREDITH BANK & TRUST	THE COLONIAL BANK	
$ 758,197	$ 14,166,786	$ 1,413,042	$ 1,052,196	$ 1,109,223	1
100,000	20,113,240	......	399,928	330,750	2
200,000	998,063	......	600,000	798,992	3
......	5,053,584	245,000	161,046	......	4
......	158,125	......	651,245	......	5
......	5,343,839	......	......	......	6
300,000	31,666,851	245,000	1,812,219	1,129,742	7
......	......	......	......	......	8
300,000	31,666,851	245,000	1,812,219	1,129,742	9
2,586,133	71,939,409	4,354,463	626,972	5,459,334	10
4,480,497	40,586,839	3,594,102	4,895,289	5,271,400	11
7,066,630	112,526,248	7,948,565	5,522,261	10,730,734	12
62,047	1,152,404	56,436	54,101	204,178	13
7,004,583	111,373,844	7,892,129	5,468,160	10,526,556	14
34,788	77,705	6,186	70,156	9,623	15
1,675,000	20,900,000	700,000	1,550,000	2,375,000	16
221,240	4,858,579	309,131	337,194	655,546	17
......	139,526	......	13,963	17,734	18
69,355	462,183	45,117	273,959	79,176	19
290,595	5,460,288	354,248	625,116	752,456	20
......	......	......	......	......	21
......	364,173	......	12,800	30,000	22
75,577	1,945,724	91,353	281,001	159,080	23
$10,138,740	$185,955,371	$10,701,958	$10,871,648	$16,091,680	24
$ 3,068,670	$ 18,083,871	$ 2,550,741	$ 4,477,953	$ 2,507,868	25
5,819,132	146,268,068	6,997,203	4,927,193	12,508,372	26
8,887,802	164,351,939	9,547,944	9,405,146	15,016,240	27
245,000	6,721,565	......	......	93,569	28
62,992	3,298,609	240,905	439,864	27,706	29
......	......	......	......	......	30
......	......	12,430	......	......	31
9,195,794	174,372,113	9,801,279	9,845,010	15,137,515	32
300,000	......	......	......	......	33
					34
......	......	......	......	......	35
404,432	2,000,000	312,500	200,000	200,000	36
260,432	8,342,677	344,100	400,000	850,000	37
(21,918)	1,240,581	244,079	426,638	(95,835)	38
......	......	......	......	......	39
942,946	11,583,258	900,679	1,026,638	954,165	40
$10,138,740	$185,955,371	$10,701,958	$10,871,648	$16,091,680	41
$1,700,000	$4,000,000	$200,000	$1,000,000	$1,250,000	42
$192,825	$2,056,439	$224,864	$328,661	$297,182	43
$368,367	$8,177,566	$405,898	$191,256	$668,324	44
					45
5.00	5.00	5.00	5.00	5.00	46
5.50	5.50	5.50	5.50	5.50	47
5.00	5.00	....	5.00	5.00	48
....	5.00	....	....	3.00	49
6.00-8.00	6.00-8.00	6.00-7.50	6.00-7.75	6.00-8.00	50

	CONSOLIDATED REPORT OF CONDITION	NASHUA
		NASHUA TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 11,310,834
2	U. S. Government obligations	3,010,811
3	U. S. Government agencies	......
4	State, county, municipal obligations	8,442,332
5	Other bonds, notes and debentures	5,000
6	Corporate stocks	......
7	Total securities	11,458,143
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	11,458,143
10	Real estate loans	24,345,437
11	Other loans	67,244,434
12	Total loans	91,589,871
13	LESS: Valuation reserve	588,752
14	Total loans net of valuation reserve	91,001,119
15	Overdrafts	161,784
16	Federal funds sold and loans & securities purchased under agreement to resell	6,000,000
17	Bank premises (net)	1,052,812
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	523,470
20	Total fixed assets	1,576,282
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	570,952
23	Other assets	1,065,083
24	Total Assets	$123,144,197
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 21,878,609
26	Time/savings deposits	89,704,917
27	Total deposits	111,583,526
28	Funds borrowed	......
29	Other liabilities	2,183,906
30	Reserve for bad debts - deferred tax	41,540
31	Other reserves	......
32	Total liabilities and reserves	113,808,972
33	Subordinated notes and debentures	......
34	Equity Capital	
35	Preferred stock	......
36	Common stock	758,035
37	Surplus	6,000,000
38	Undivided profits	2,565,258
39	Reserve for contingencies and other capital reserves	11,932
40	Total capital	9,335,225
41	Total Liabilities and Capital Accounts	$123,144,197
	GENERAL INFORMATION	
42	Surety coverage	$1,500,000
43	Total compensation paid to officers and employees (including director fees)	$1,462,684
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$4,959,000
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	5.00
49	Escrow funds	....
50	Certificates of deposit	5.50-7.75

NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW	SALEM	
THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	
$ 625,739	$ 723,622	$ 3,153,094	$ 1,122,823	$ 3,057,516	1
800,432	1,373,279	5,157,839	199,436	4,942,637	2
......	......	1,564,939	687,828	100,000	3
3,134,482	6,317,209	2,366,499	1,546,387	1,132,319	4
......	......	......	100,000	70,000	5
537,984	1,867,619	1,496,677	255,780	1,161,938	6
4,472,898	9,558,107	10,585,954	2,789,431	7,406,894	7
......	......	52,647	......	......	8
4,472,898	9,558,107	10,533,307	2,789,431	7,406,894	9
12,549,865	9,383,196	9,191,556	7,124,161	5,749,764	10
5,429,050	8,741,361	5,234,037	6,553,899	9,471,980	11
17,978,915	18,124,557	14,425,593	13,678,060	15,221,744	12
65,030	106,593	150,030	149,320	80,410	13
17,913,885	18,017,964	14,275,563	13,528,740	15,141,334	14
21,769	11,965	6,986	35,004	75,925	15
......	......	800,000	......	2,300,000	16
296,337	297,224	237,712	175,664	49,408	17
47,276	......	28,301	59,091	121,413	18
65,040	112,773	117,330	163,245	134,581	19
408,653	409,997	383,343	398,000	305,402	20
......	......	......	......	......	21
236,997	12,553	84,282	23,585	75,955	22
212,467	280,690	262,320	90,023	433,827	23
$23,892,408	$29,014,898	$29,498,895	$17,987,606	$28,796,853	24
$ 3,342,791	$ 4,258,939	$ 4,355,280	$ 4,702,192	$ 4,594,636	25
16,869,821	18,830,772	20,646,668	11,907,209	21,813,216	26
20,212,612	23,089,711	25,001,948	16,609,401	26,407,852	27
1,984,825	3,090,000	2,369,245	150,000	......	28
4,405	95,055	285,987	44,144	228,004	29
72,559	37,527	18,963	......	......	30
161,211	......	......	......	......	31
22,435,612	26,312,293	27,676,143	16,803,545	26,635,856	32
200,000	......	......	......	600,000	33
					34
......	......	......	......	......	35
225,000	100,000	283,337	238,420	385,750	36
275,000	550,000	571,687	520,092	914,250	37
678,208	2,052,605	947,185	425,549	260,997	38
78,588	......	20,543	......	......	39
1,456,796	2,702,605	1,822,752	1,184,061	2,160,997	40
$23,892,408	$29,014,898	$29,498,895	$17,987,606	$28,796,853	41
$300,000	$400,000	$300,000	$250,000	$1,350,000	42
$241,422	$406,039	$297,501	$348,011	$385,209	43
$933,235	$1,068,852	$1,144,149	$569,502	$1,058,231	44
					45
5.00	5.00	5.00	5.00	5.00	46
....	5.50	5.50	5.50	5.50	47
5.00	5.00	....	5.00	5.00	48
....	....	....	3.00	....	49
5.50-8.00	5.50-7.75	6.00-7.50	....	6.00-7.75	50

	CONSOLIDATED REPORT OF CONDITION	SEABROOK
		SEABROOK BANK AND TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 1,499,263
2	U. S. Government obligations	916,567
3	U. S. Government agencies	1,238,714
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	1,656,234
6	Corporate stocks	21,100
7	Total securities	3,832,615
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	3,832,615
10	Real estate loans	5,052,697
11	Other loans	6,725,149
12	Total loans	11,777,846
13	LESS: Valuation reserve	97,697
14	Total loans net of valuation reserve	11,680,149
15	Overdrafts	10,880
16	Federal funds sold and loans & securities purchased under agreement to resell	1,590,000
17	Bank premises (net)	394,054
18	Leasehold improvements (net)	14,153
19	Furniture, fixtures & equipment (net)	132,004
20	Total fixed assets	540,211
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	183,116
	Total Assets	$19,336,234
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 4,802,127
26	Time/savings deposits	12,790,714
27	Total deposits	17,592,841
28	Funds borrowed	768,845
29	Other liabilities	23,549
30	Reserve for bad debts - deferred tax	......
31	Other reserves	16,016
32	Total liabilities and reserves	18,401,251
33	Subordinated notes and debentures	150,000
34	Equity Capital	
35	Preferred stock	......
36	Common stock	500,000
37	Surplus	202,200
38	Undivided profits	82,783
39	Reserve for contingencies and other capital reserves	......
40	Total capital	934,983
41	Total Liabilitites and Capital Accounts	$19,336,234
	GENERAL INFORMATION	
42	Surety coverage	$300,000
43	Total compensation paid to officers and employees (including director fees)	$312,666
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
44	Amount of interest paid to depositors	$665,066
45	Rate of dividends paid during period:	
46	Regular savings	5.00
47	Special notice	5.50
48	N.O.W.	5.00
49	Escrow funds	....
50	Certificates of deposit	5.50-7.75

SUNCOOK	WEARE	WHITEFIELD	WOLFEBORO	
THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD BANK AND TRUST	
$ 2,892,607	$70,402	$ 885,348	$ 1,868,242	1
1,829,857	......	465,257	394,458	2
300,469	......	55,862	187,679	3
2,550,975	......	730,589	1,980,537	4
......	9,752	124,462	127,159	5
27,000	......	1,225	166,110	6
4,708,301	9,752	1,377,395	2,855,943	7
......	......	......	......	8
4,708,301	9,752	1,377,395	2,855,943	9
27,044,513	......	8,860,661	10,179,028	10
9,669,021	1,521	4,182,684	7,529,670	11
36,713,534	1,521	13,043,345	17,708,698	12
190,643	......	127,430	147,738	13
36,522,891	1,521	12,915,915	17,560,960	14
34,152	......	18,144	14,692	15
400,000	......	......	......	16
623,199	......	215,745	186,898	17
......	......	......	3,666	18
170,721	......	68,746	75,642	19
793,920	......	284,491	266,206	20
......	......	......	......	21
62,696	......	......	233,326	22
399,302	2,255	24,506	201,625	23
$45,813,869	$83,930	$15,505,799	$23,000,994	24
$ 7,688,039	$......	$ 1,330,305	$ 1,619,683	25
34,374,486	......	13,140,531	19,918,629	26
42,062,525	......	14,470,836	21,538,312	27
294,488	......	20,000	300,000	28
107,412	866	53,700	74,247	29
78,370	......	......	......	30
223,416	......	......	83,721	31
42,766,211	866	14,544,536	21,996,280	32
......	......	......	......	33
				34
......	......	......	......	35
375,130	30,000	115,035	276,805	36
1,518,728	30,000	540,210	433,320	37
1,068,899	23,064	306,018	294,589	38
84,901	......	......	......	39
3,047,658	83,064	961,263	1,004,714	40
$45,813,869	$83,930	$15,505,799	$23,000,994	41
$500,000	$50,000	$300,000	$1,000,000	42
$595,195	$......	$158,868	$243,072	43
$1,867,061	$......	$704,559	$1,112,165	44
				45
5.00	....	5.00	5.00	46
5.50	....	5.50	5.50	47
5.00	....	5.00	5.00	48
3.00	....	....	5.00	49
6.00-8.00	....	6.00-8.00	6.00-7.75	50

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		AMHERST
		AMHERST BANK & TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$ 919.957
3	Interest and dividends on securities	60.522
4	Income on federal funds sold and loans & securities purchased under agreement to resell	35,717
5	Commissions, collection, exchange & service charges	71,562
6	Trust Department income	......
7	Other operating earnings	8,689
8	Total Operating Earnings	1,096,447
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	220,522
11	Employee benefits	26,180
12	Interest on deposits	391,690
13	Interest on borrowings and related liabilities	4,535
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	70,493
16	Furniture and equipment expense	49,475
17	Provision for loan losses (or actual net loan losses)	15,831
18	Other operating expenses	191,965
19	Total Operating Expenses	970,691
20	NET OPERATING EARNINGS BEFORE TAXES	125,756
21	LESS: Applicable income taxes	......
22	NET OPERATING EARNINGS AFTER TAXES	125,756
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	(7,242)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(7,242)
27	NET INCOME	118,514
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	......
29	NET INCOME AFTER DIVIDENDS	118,514
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	20,410
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	98,104
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	575,900
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 674,004
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$57,482
37	Recoveries credited to reserve	4,120
38	Provision for loan losses	15,831
39	Other transfers to the account	20,410
40	Losses charged to the reserve	19,950
41	Balance at end of period	$77,893

BEDFORD	BELMONT	BERLIN		BRISTOL	
THE BEDFORD BANK	* BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK	
					1
$443,773	$ 192	$2,487,783	$1,631,955	$1,114,993	2
48,177	......	1,268,265	289,413	284,277	3
78,573	3,288	51,432	58,873	20,235	4
26,199	635	17,158	48,991	37,431	5
......	......	......	......	......	6
5,314	218	20,033	38,264	24,472	7
602,036	4,333	3,844,671	2,067,496	1,481,408	8
					9
102,654	8,918	430,205	290,520	268,444	10
13,335	1,709	56,684	59,986	66,573	11
209,040	514	2,268,885	1,255,577	739,321	12
18,278	......	42,234	6,785	36,211	13
......	......	......	......	......	14
83,048	1,115	35,611	102,471	36,702	15
33,029	358	78,102	105,902	45,988	16
145,955	2,000	20,400	22,650	14,700	17
77,963	5,249	255,428	139,449	139,354	18
683,302	19,863	3,187,549	1,983,340	1,347,293	19
(81,266)	(15,530)	657,122	84,156	134,115	20
......	......	100,671	(20,878)	17,082	21
(81,266)	(15,530)	556,451	105,034	117,033	22
					23
......	......	(120,907)	76,190	(8,187)	24
(20,363)	......	(38,081)	9,973	......	25
(20,363)	......	(158,988)	86,163	(8,187)	26
(101,629)	(15,530)	397,463	191,197	108,846	27
......	......	189,903	70,000	61,073	28
(101,629)	(15,530)	207,560	121,197	47,773	29
409,651	......	......	......	......	30
......	......	......	......	......	31
308,022	(15,530)	207,560	121,197	47,773	32
332,796	951,287	4,030,998	1,199,731	1,507,711	33
$640,818	$935,757	$4,238,558	$1,320,928	$1,555,484	34
					35
$ 11,688	$......	$129,797	$157,614	$75,061	36
16,069	......	5,360	7,357	......	37
145,955	2,000	20,400	22,650	14,700	38
......	......	......	......	......	39
143,127	......	15,137	13,668	11,198	40
$ 30,585	$ 2,000	$140,420	$173,953	$78,563	41

*Opened for business June 18, 1979.

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL ACCOUNTS

		CHARLESTOWN
		CONNECTICUT RIVER BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$1,350,015
3	Interest and dividends on securities	92,788
4	Income on federal funds sold and loans & securities purchased under agreement to resell	37,721
5	Commissions, collection, exchange & service charges	101,543
6	Trust Department income	......
7	Other operating earnings	67,377
8	Total Operating Earnings	1,649,444
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	266,580
11	Employee benefits	48,533
12	Interest on deposits	770,253
13	Interest on borrowings and related liabilities	16,135
14	Interest on capital notes and debentures	7,000
15	Net occupancy expense of bank premises	45,354
16	Furniture and equipment expense	23,487
17	Provision for loan losses (or actual net loan losses)	50,000
18	Other operating expenses	189,426
19	Total Operating Expenses	1,416,768
20	NET OPERATING EARNINGS BEFORE TAXES	232,676
21	LESS: Applicable income taxes	55,327
22	NET OPERATING EARNINGS AFTER TAXES	177,349
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	(23,062)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(23,062)
27	NET INCOME	154,287
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	35,750
29	NET INCOME AFTER DIVIDENDS	118,537
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	118,537
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,291,111
34	CAPITAL ACCOUNT AT END OF PERIOD	$1,409,648
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$ 69,866
37	Recoveries credited to reserve	12,782
38	Provision for loan losses	50,000
39	Other transfers to the account	......
40	Losses charged to the reserve	25,680
41	Balance at end of period	$106,968

CLAREMONT	COLEBROOK	CONWAY	DERRY	DURHAM	
CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	THE CARROLL COUNTY TRUST COMPANY	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	
					1
$478,589	$1,403,021	$2,483,481	$1,905,929	$ 915,170	2
3,829	519,023	619,579	399,494	199,264	3
5,809	60,108	6,657	18,727	104,121	4
23,328	66,355	80,891	130,895	81,609	5
......	......	8,006	......	......	6
32,219	......	25,856	50,908	21,783	7
543,774	2,048,507	3,224,470	2,505,953	1,321,947	8
					9
99,648	251,582	542,061	484,629	243,462	10
13,614	43,275	59,694	20,484	41,178	11
287,496	1,126,666	1,546,490	1,029,128	601,802	12
7,287	......	42,892	20,304	57	13
......	......	......	9,132	......	14
30,632	37,190	74,330	95,944	52,909	15
7,571	82,764	82,590	46,441	50,157	16
......	25,759	60,000	53,500	41,813	17
89,211	183,016	327,736	353,831	202,536	18
535,459	1,750,252	2,735,793	2,113,393	1,233,914	19
8,315	298,255	488,677	392,560	88,033	20
......	9,444	59,079	157,331	......	21
8,315	288,811	429,598	235,229	88,033	22
					23
......	101,454	74,099	(16,856)	6,943	24
......	799	......	(14,988)	(4,655)	25
......	102,253	74,099	(31,844)	2,288	26
8,315	391,064	503,697	203,385	90,321	27
......	56,868	63,500	61,467	30,000	28
8,315	334,196	440,197	141,918	60,321	29
......	......	120,000	356,041	......	30
23,000	......	......	......	......	31
(14,685)	334,196	560,197	497,959	60,321	32
731,733	1,964,616	2,595,554	1,359,772	998,751	33
$717,048	$2,298,812	$3,155,751	$1,857,731	$1,059,072	34
					35
$......	$136,748	$288,184	$218,261	$68,217	36
481	4,254	7,183	6,563	551	37
......	25,759	60,000	53,500	41,813	38
23,000	......	......	(3,157)	......	39
19,110	4,449	41,980	39,108	44,670	40
$ 4,371	$162,312	$313,387	$236,059	$65,911	41

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		EXETER
		EXETER BANKING COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$4,940,984
3	Interest and dividends on securities	614,417
4	Income on federal funds sold and loans & securities purchased under agreement to resell	93,902
5	Commissions, collection, exchange & service charges	180,512
6	Trust Department income	118,806
7	Other operating earnings	22,804
8	Total Operating Earnings	5,971,425
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	821,839
11	Employee benefits	188,800
12	Interest on deposits	2,636,294
13	Interest on borrowings and related liabilities	51,113
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	188,679
16	Furniture and equipment expense	121,472
17	Provision for loan losses (or actual net loan losses)	143,000
18	Other operating expenses	775,026
19	Total Operating Expenses	4,926,223
20	NET OPERATING EARNINGS BEFORE TAXES	1,045,202
21	LESS: Applicable income taxes	259,625
22	NET OPERATING EARNINGS AFTER TAXES	785,577
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(15,859)
25	Other net non-operating (charges)/credits	7,121
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(8,738)
27	NET INCOME	776,839
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	271,529
29	NET INCOME AFTER DIVIDENDS	505,310
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	505,310
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	5,438,417
34	CAPITAL ACCOUNT AT END OF PERIOD	$5,943,727
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$176,028
37	Recoveries credited to reserve	10,075
38	Provision for loan losses	143,000
39	Other transfers to the account	......
40	Losses charged to the reserve	126,082
41	Balance at end of period	$203,021

GORHAM	HANOVER	HILLSBOROUGH	JAFFREY	LEBANON	
WHITE MOUNTAIN BANK AND TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	LEBANON BANK & TRUST COMPANY	
					1
$108,140	$ 867,224	$652,448	$2,589,217	$ 240,540	2
70,551	143,961	76,125	345,712	25,604	3
32,244	36,772	64,203	136,613	14,361	4
5,824	23,240	36,636	46,940	4,142	5
......	......	......	......	......	6
17,547	7,895	49,669	28,493	3,130	7
234,306	1,079,092	879,081	3,146,975	287,777	8
					9
48,619	48,263	143,072	306,891	18,351	10
3,656	6,976	16,517	73,387	1,728	11
60,905	554,948	373,392	1,645,980	86,081	12
......	7,233	3,291	......	629	13
......	......	......	......	......	14
4,138	16,032	35,064	46,001	18,580	15
2,984	7,664	33,985	89,943	8,626	16
......	14,198	6,000	109,200	7,500	17
46,682	305,360	108,372	286,908	113,706	18
166,984	960,674	719,693	2,558,310	255,201	19
67,322	118,418	159,388	588,665	32,576	20
2,480	16,830	......	219,878	(14,266)	21
64,842	101,588	159,388	368,787	46,842	22
					23
(28,358)	......	......	(16,179)	......	24
......	......	(5,317)	5,271	......	25
(28,358)	......	(5,317)	(10,908)	......	26
36,484	101,588	154,071	357,879	46,842	27
1,500	53,400	......	108,106	......	28
34,984	48,188	154,071	249,773	46,842	29
......	......	700	......	......	30
11,000	......	......	......	......	31
23,984	48,188	154,771	249,773	46,842	32
138,066	1,236,953	540,013	3,261,459	997,847	33
$162,050	$1,285,141	$694,784	$3,511,232	$1,044,689	34
					35
$ 3,381	$79,201	$19,390	$229,560	$......	36
789	43	760	22,833	......	37
......	14,198	6,000	109,200	7,500	38
11,000	......	......	......	......	39
13,574	2,273	4,429	145,661	301	40
$ 1,596	$91,169	$21,721	$215,932	$ 7,199	41

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		LINCOLN GRANITE STATE TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$465,617
3	Interest and dividends on securities	150
4	Income on federal funds sold and loans & securities purchased under agreement to resell	34,201
5	Commissions, collection, exchange & service charges	22,822
6	Trust Department income	......
7	Other operating earnings	1,401
8	Total Operating Earnings	524,191
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	115,741
11	Employee benefits	26,336
12	Interest on deposits	218,428
13	Interest on borrowings and related liabilities	8,152
14	Interest on capital notes and debentures	7,600
15	Net occupancy expense of bank premises	21,630
16	Furniture and equipment expense	24,878
17	Provision for loan losses (or actual net loan losses)	5,900
18	Other operating expenses	65,114
19	Total Operating Expenses	493,779
20	NET OPERATING EARNINGS BEFORE TAXES	30,412
21	LESS: Applicable income taxes	......
22	NET OPERATING EARNINGS AFTER TAXES	30,412
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	1,311
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,311
27	NET INCOME	31,723
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	7,500
29	NET INCOME AFTER DIVIDENDS	24,223
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	10,000
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	14,223
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	495,014
34	CAPITAL ACCOUNT AT END OF PERIOD	$509,237
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$14,443
37	Recoveries credited to reserve	337
38	Provision for loan losses	5,900
39	Other transfers to the account	......
40	Losses charged to the reserve	2,987
41	Balance at end of period	$17,693

LONDONDERRY	MANCHESTER	MEREDITH		NASHUA	
LONDONDERRY BANK AND TRUST COMPANY	THE MANCHESTER BANK	FIRST BANK AND TRUST COMPANY	MEREDITH BANK & TRUST	THE COLONIAL BANK	
					1
$781,450	$11,290,404	$ 883,347	$ 584,832	$1,129,713	2
5,743	3,537,585	96,782	230,938	82,530	3
					4
48,181	568,131	74,968	51,863	154,058	
32,877	229,892	49,297	45,714	55,510	5
......	......	......	14,424	......	6
3,557	35,831	18,172	12,036	12,139	7
871,808	15,661,843	1,122,566	939,807	1,433,950	8
					9
192,825	2,056,439	224,864	328,661	297,182	10
26,652	204,903	51,527	72,089	33,336	11
368,367	8,177,566	405,898	191,256	668,324	12
7,699	389,892	......	11,145	6,869	13
9,083	......	......	......	......	14
41,328	621,702	51,989	249,508	81,567	15
23,696	211,528	41,465	42,712	37,469	16
110,985	374,800	32,741	......	21,000	17
158,713	2,001,833	169,948	173,703	249,445	18
939,348	14,038,663	978,432	1,069,074	1,395,192	19
(67,540)	1,623,180	144,134	(129,267)	38,758	20
......	503,019	33,613	......	16,692	21
(67,540)	1,120,161	110,521	(129,267)	22,066	22
					23
......	39,196	(1,677)	......	......	24
476	22,977	......	26,336	(3,940)	25
476	62,173	(1,677)	26,336	(3,940)	26
(67,064)	1,182,334	108,844	(102,931)	18,126	27
17,102	850,000	......	36,000	......	28
(84,166)	332,334	108,844	(138,931)	18,126	29
508,865	......	2,560	......	250,000	30
......	......	......	......	......	31
424,699	332,334	111,404	(138,931)	268,126	32
518,247	11,250,924	789,275	1,165,569	686,039	33
$942,946	$11,583,258	$ 900,679	$1,026,638	$ 954,165	34
					35
$ 5,989	$ 792,571	$47,191	$46,214	$312,764	36
1,899	88,915	8,735	67,475	30,606	37
110,985	374,800	32,741	......	21,000	38
......	......	......	......	......	39
56,826	103,882	32,231	59,588	160,192	40
$ 62,047	$1,152,404	$56,436	$54,101	$204,178	41

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		NASHUA
		NASHUA TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$ 9,178,194
3	Interest and dividends on securities	686,868
4	Income on federal funds sold and loans & securities purchased under agreement to resell	692,785
5	Commissions, collection, exchange & service charges	236,445
6	Trust Department income	142,116
7	Other operating earnings	200,978
8	Total Operating Earnings	11,137,386
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	1,638,027
11	Employee benefits	279,566
12	Interest on deposits	4,959,000
13	Interest on borrowings and related liabilities	......
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	255,232
16	Furniture and equipment expense	178,744
17	Provision for loan losses (or actual net loan losses)	825,000
18	Other operating expenses	1,307,468
19	Total Operating Expenses	9,443,037
20	NET OPERATING EARNINGS BEFORE TAXES	1,694,349
21	LESS: Applicable income taxes	545,000
22	NET OPERATING EARNINGS AFTER TAXES	1,149,349
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	14,301
25	Other net non-operating (charges)/credits	(107,504)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(93,203)
27	NET INCOME	1,056,146
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	332,273
29	NET INCOME AFTER DIVIDENDS	723,873
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	723,873
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	8,611,352
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 9,335,225
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$ 671,263
37	Recoveries credited to reserve	37,718
38	Provision for loan losses	825,000
39	Other transfers to the account	173,393
40	Losses charged to the reserve	1,118,622
41	Balance at end of period	$ 588,752

NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW	SALEM	
THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	
					1
$1,561,047	$1,932,122	$1,382,012	$1,306,009	$1,624,936	2
266,831	574,481	858,551	183,468	567,077	3
7,127	53,389	93,909	13,100	75,923	4
80,459	45,351	38,266	71,644	146,620	5
......	2,097	......	......	......	6
18,504	46,433	34,834	21,200	91,613	7
1,933,968	2,653,873	2,407,572	1,595,421	2,506,169	8
					9
239,886	403,414	297,501	348,011	366,084	10
34,899	84,062	35,559	64,094	55,788	11
933,235	1,068,852	1,144,149	569,502	1,058,231	12
56,522	62,334	108,626	15,287	246,638	13
17,500	......	......	......	......	14
53,573	61,490	70,424	40,389	70,337	15
14,635	127,213	33,529	51,147	64,466	16
10,200	39,070	62,275	31,980	77,230	17
235,708	268,761	212,646	221,497	437,338	18
1,596,158	2,115,196	1,964,709	1,341,907	2,376,112	19
337,810	538,677	442,863	253,514	130,057	20
32,772	112,111	62,000	60,735	4,237	21
305,038	426,566	380,863	192,779	125,820	22
					23
280	(22,600)	9,569	(3,458)	(1,112)	24
......	32,959	20,480	......	16,121	25
280	10,359	30,049	(3,458)	15,009	26
305,318	436,925	410,912	189,321	140,829	27
74,250	10,000	96,335	22,953	......	28
231,068	426,925	314,577	166,368	140,829	29
......	......	......	70,584	171	30
33,504	......	......	......	......	31
197,564	426,925	314,577	236,952	141,000	32
1,259,232	2,275,680	1,508,175	947,109	2,019,997	33
$1,456,796	$2,702,605	$1,822,752	$1,184,061	$2,160,997	34
					35
$61,663	$109,708	$124,810	$131,099	$ 95,396	36
3,638	1,944	35,802	3,709	16,998	37
10,200	39,070	62,275	31,980	77,230	38
.....	.....	15,000	......	......	39
10,471	44,129	87,857	17,468	109,214	40
$65,030	$106,593	$150,030	$149,320	$ 80,410	41

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SEABROOK
		SEABROOK BANK AND TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$1,062,335
3	Interest and dividends on securities	270,090
4	Income on federal funds sold and loans & securities purchased under agreement to resell	46,914
5	Commissions, collection, exchange & service charges	57,635
6	Trust Department income	......
7	Other operating earnings	40,113
8	Total Operating Earnings	1,477,087
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	312,666
11	Employee benefits	9,153
12	Interest on deposits	665,066
13	Interest on borrowings and related liabilities	33,639
14	Interest on capital notes and debentures	3,879
15	Net occupancy expense of bank premises	106,427
16	Furniture and equipment expense	22,141
17	Provision for loan losses (or actual net loan losses)	48,583
18	Other operating expenses	211,802
19	Total Operating Expenses	1,413,356
20	NET OPERATING EARNINGS BEFORE TAXES	63,731
21	LESS: Applicable income taxes	......
22	NET OPERATING EARNINGS AFTER TAXES	63,731
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	......
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	......
27	NET INCOME	63,731
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	......
29	NET INCOME AFTER DIVIDENDS	63,731
30	OTHER INCREASES IN CAPITAL ACCOUNTS	400,000
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	463,731
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	471,252
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 934,983
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$66,723
37	Recoveries credited to reserve	38,219
38	Provision for loan losses	48,583
39	Other transfers to the account	......
40	Losses charged to the reserve	55,828
41	Balance at end of period	$97,697

SUNCOOK	WEARE	WHITEFIELD	WOLFEBORO	
THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD BANK AND TRUST	
				1
$3,454,430	$ 138	$1,133,299	$1,664,766	2
267,791	417	79,896	154,009	3
122,594	......	7,598	112,947	4
127,145	......	33,912	36,056	5
3,218	......	......	......	6
115,332	5,401	1,995	26,409	7
4,090,510	5,956	1,256,700	1,994,187	8
				9
550,678	......	158,868	207,872	10
141,830	......	30,765	30,206	11
1,867,061	......	704,559	1,112,165	12
417	......	14,704	5,365	13
......	......	......	......	14
136,925	......	16,743	37,485	15
128,189	......	25,827	44,583	16
119,500	......	21,398	79,621	17
410,118	1,256	128,060	234,017	18
3,354,718	1,256	1,100,924	1,751,314	19
735,792	4,700	155,776	242,873	20
272,418	866	36,516	79,047	21
463,374	3,834	119,260	163,826	22
				23
1,875	......	......	(47,582)	24
21,746	......	......	10,750	25
23,621	......	......	(36,832)	26
486,995	3,834	119,260	126,994	27
146,250	......	25,285	16,600	28
340,745	3,834	93,975	110,394	29
279,240	......	26,495	......	30
......	......	......	......	31
619,985	3,834	120,470	110,394	32
2,427,673	79,230	840,793	894,320	33
$3,047,658	$83,064	$ 961,263	$1,004,714	34
				35
$207,092	$......	$124,625	$ 74,978	36
8,742	......	11,623	2,693	37
119,500	......	21,398	79,621	38
......	......	......	......	39
144,691	......	30,216	9,554	40
$190,643	$......	$127,430	$147,738	41

		CONWAY
	REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	THE CARROLL COUNTY TRUST COMPANY
	AS TRUSTEE AND EXECUTOR	
	ASSETS	
1	Balances with banks - commercial deposits	$ 40,104
2	Balances with banks - deposits other than commercial	51,482
3	Government, state and municipal bonds	83,992
4	Other bonds	226,938
5	Corporate stocks	497,482
6	Real estate loans	......
7	Other assets	133,500
8	Total Assets	$1,023,497
	LIABILITIES	
9	Invested principal of trusts, agencies, estates	$ 991,371
10	Uninvested principal of trusts, agencies, estates	......
11	Invested income of trusts, agencies, estates	2,023
12	Uninvested income of trusts, agencies, estates	30,103
13	Other liabilities	......
14	Total Liabilities	$1,023,497
	AS AGENT	
	ASSETS	
15	Balances with banks - commercial deposits	$ 7,265
16	Balances with banks - deposits other than commercial	17,432
17	Government, state and municipal bonds	......
18	Other bonds	82,531
19	Corporate stocks	481,960
20	Real estate loans	......
21	Other assets	......
22	Total Assets	$ 589,188
	LIABILITIES	
23	Invested principal of trusts, agencies, estates	$ 581,737
24	Uninvested principal of trusts, agencies, estates	42
25	Invested income of trusts, agencies, estates	186
26	Uninvested income of trusts, agencies, estates	7,223
27	Other liabilities	......
28	Total Liabilities	$ 589,188

EXETER	MEREDITH	NASHUA	NORTH CONWAY	SUNCOOK	
EXETER BANKING COMPANY	MEREDITH BANK AND TRUST CO.	NASHUA TRUST COMPANY	NORTH CONWAY BANK	THE SUNCOOK BANK	
$ 71,414	$ 25,618	$ 183,142	$	$ 7,767	1
484,324	473,769	964,592	62,641	280,611	2
4,001,557	821,937	3,421,681	......	46,044	3
2,835,537	12,840	2,205,623	......	13,281	4
4,558,861	235,511	8,726,247	292,108	656,650	5
......	......	22,057	33,000	......	6
2,745,758	408,792	2,997,663	......	18,001	7
$14,697,451	$1,978,467	$18,521,005	$387,749	$1,022,354	8
$14,525,562	$1,952,849	$18,013,932	$383,158	$ 999,081	9
17,001	5,391	29,141	......	690	10
100,476	......	251,338	4,591	15,506	11
54,412	20,227	154,002	......	7,077	12
......	......	72,592	......	......	13
$14,697,451	$1,978,467	$18,521,005	$387,749	$1,022,354	14
$ 6,756	$ 3,880	$ 249,357	$ 554	$	15
61,470	25,715	914,615	19,725	......	16
530,590	......	1,025,118	......	......	17
779,682	3,027	2,312,706	40,550	......	18
1,569,423	20,455	5,053,906	47,913	......	19
......	......	96,841	......	......	20
785,502	......	271,600	......	......	21
$3,733,423	$ 53,077	$9,924,143	$108,742	$	22
$3,712,482	$ 49,197	$9,646,223	$108,142	$	23
219	1,832	200,712	......	......	24
14,185	......	28,563	46	......	25
6,537	2,048	48,645	554	......	26
......	......	......	......	......	27
$3,733,423	$ 53,077	$9,924,143	$108,742	$	28

CONSOLIDATED AGGREGATE REPORT OF CONDITION

TRUST COMPANIES

No. Trust Companies Reporting	35 June 30, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 69,457	7.12
U. S. Government obligations	52,851	5.42
U. S. Government agencies	21,590	2.21
State, county, municipal obligations	60,300	6.18
Other bonds, notes and debentures	12,036	1.23
Corporate stocks	20,822	2.13
Total securities	167,599	17.17
LESS: Premium and valuation reserves	57	.01
Total securities net of premium and valuation reserves	167,542	17.16
Real estate loans	365,961	37.49
Other loans	292,657	29.98
Total loans	658,618	67.47
LESS: Valuation reserve	5,184	.53
Total loans net of valuation reserve	653,434	66.94
Overdrafts	924	.10
Federal funds sold and loans & securities purchased under agreement to resell	51,795	5.31
Bank premises (net)	15,813	1.62
Leasehold improvements (net)	832	.08
Furniture, fixtures & equipment (net)	4,115	.42
Total fixed assets	20,760	2.12
Investment in unconsolidated subsidiaries and other affiliates	......	...
Other real estate owned (net)	3,191	.33
Other assets	9,025	.92
Total Assets	$976,128	100.00
LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Demand deposits	$146,860	15.05
Time/savings deposits	725,859	74.36
Total deposits	872,719	89.41
Funds borrowed	19,467	1.99
Other liabilities	9,282	.95
Reserve for bad debts - deferred tax	484	.05
Other reserves	1,060	.11
Total liabilities and reserves	903,012	92.51
Subordinated notes and debentures	1,990	.20
Equity Capital		
Preferred stock	163	.02
Common stock	11,673	1.20
Surplus	33,116	3.39
Undivided profits	25,941	2.66
Reserve for contingencies and other capital reserves	233	.02
Total capital accounts	73,116	7.49
Total Liabilities and Capital Accounts	$976,128	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	June 30, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$63,968
Interest and dividends on securities	12,924
Income on federal funds sold and loans & securities purchased under agreement to resell	3,017
Commissions, collection, exchange & service charges	2,294
Trust Department income	289
Other operating earnings	1,110
Total Operating Earnings	83,602
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,301)	12,335
Employee benefits	1,923
Interest on deposits	39,696
Interest on borrowings and related liabilities	1,224
Interest on capital notes and debentures	54
Net occupancy expense of bank premises	2,891
Furniture and equipment expense	1,943
Provision for loan losses (or actual net loan losses)	2,593
Other operating expenses	10,279
Total Operating Expenses	72,938
NET OPERATING EARNINGS BEFORE TAXES	10,664
LESS: Applicable income taxes	2,621
NET OPERATING EARNINGS AFTER TAXES	8,043
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	41
Other net non-operating (charges)/credits	(49)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(8)
NET INCOME	8,035
CASH DIVIDENDS DECLARED ON COMMON STOCK	2,638
NET INCOME AFTER DIVIDENDS	5,397
OTHER INCREASES IN CAPITAL ACCOUNTS	2,424
OTHER DECREASES IN CAPITAL ACCOUNTS	98
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	7,723
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	65,393
CAPITAL ACCOUNT AT END OF PERIOD	$73,116
RESERVE FOR LOAN LOSSES:	
Balance at beginning of period	$1,194
Recoveries credited to reserve	100
Provision for loan losses	1,046
Other transfers to the account	188
Losses charged to the reserve	1,388
Balance at end of period	$1,140

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

No. Trust Companies Reporting	6 June 30, 1979 (In thousands)	
AS TRUSTEE AND EXECUTOR		% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 318	.84
Balances with banks - deposits other than commercial	2,318	6.16
Government, state and municipal bonds	8,375	22.26
Other bonds	5,294	14.07
Corporate stocks	14,967	39.77
Real estate loans	55	.15
Other assets	6,304	16.75
Total Assets	$37,631	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts, agencies, estates	$36,866	97.97
Uninvested principal of trusts, agencies, estates	52	.14
Invested income of trusts, agencies, estates	374	.99
Uninvested income of trusts, agencies, estates	266	.71
Other liabilities	73	.19
Total Liabilities	$37,631	100.00
AS AGENT		% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 268	1.86
Balances with banks - deposits other than commercial	1,039	7.21
Government, state and municipal bonds	1,556	10.80
Other bonds	3,218	22.33
Corporate stocks	7,174	49.79
Real estate loans	97	.67
Other assets	1,057	7.34
Total Assets	$14,409	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts, agencies, estates	$14,098	97.84
Uninvested principal of trusts, agencies, estates	203	1.41
Invested income of trusts, agencies, estates	43	.30
Uninvested income of trusts, agencies, estates	65	.45
Other liabilities	...	...
Total Liabilities	$14,409	100.00

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

COMMERCIAL DEPARTMENT

ASSETS

Time deposits	$ 20,286.64
Total Assets	$ 20,286.64

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers' checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(111,053.62)
Total Liabilities and Capital	$ 20,286.64

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS,

TRUSTEES AND MEMBERS OF

INVESTMENT COMMITTEE

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET - 03743
TEL. 542-7711

Year of Incorporation, 1907

Henry C. Hawkins, Jr.
Chairman of the Board

Albert D. Leahy, Sr.
Vice Chairman of the Board

Robert M. Love
President
and Treasurer

Richard P. Mailloux
Vice President
and Senior
Loan Officer

Beverly M. Thorn
Vice President

Sally A. Asanowicz
Assistant
Vice President

Rita F. Bullard
Robert K. Jones
Ellen K. Zekos
Assistant
Treasurers

H. Clay Hawkins, IV
Comptroller

Brenda M. Reed
Administrative
Assistant and
Security Officer

TRUSTEES

Derek B. Brown
Neil H. Daniels
*Joseph J. Gorman
Walter C. Halladay
Henry C. Hawkins, Jr.
*Albert D. Leahy, Sr.
*Robert M. Love
*G. Calvin Oakes
*Cyril M. Ondre
Arnold P. Shulins

*Investment Committee Member

CONCORD

CONCORD SAVINGS BANK
45 NORTH MAIN STREET - 03301
TEL. 224-1100

BRANCH OFFICE
161 NORTH STATE STREET, CONCORD - 03301
TEL. 224-1130

Year of Incorporation, 1872

Fred J. Hackett
President

Robert M. Beyer
Senior
Vice President

Robert B. Runnells
Vice President
and Treasurer

Richard P. Gagne
Vice President
and Assistant
Secretary

Peter J. Baxter
David E. Fuller
Assistant
Treasurers

Molly M. Foley
Vice President

John F. Starrett
Vice President
and Senior
Mortgage Officer

Ward C. Jenkins
Robert C. Masse
David R. Wein
Assistant
Vice Presidents

Robert H. Duqette
Sandra J. Maynard
Jeffery B. Savage
Larry Young, Sr.
Assistant
Loan Officers

TRUSTEES

*Robert M. Beyer
Norman R. Brown
*Oliver R. Fifield
*Fred J. Hackett
*Thomas M. Hardiman
H. Thornton Lorimer
Paul A. Pelletier
Joseph S. Ransmeier
Earle M. Reingold
*Eleanor H. Stark
*James R. Stewart
Katherine F. Tsouros

CONCORD

MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET - 03301
TEL. 225-2793

Year of Incorporation, 1867

Herbert E. Little
President

Alice B. Guay
Vice President

Patricia A. Wonson
Assistant Treasurer

Ronald A. Goodine
Treasurer

Robert J. Eaton
Senior
Vice President

Henry R. Guimond
L. Stanley Parkerson
Assistant
Vice Presidents

Peter G. Prinz
Comptroller

TRUSTEES

Richard H. Dudley
Cedric H. Dustin, Jr.
*Robert J. Eaton
John T. Flanders
*Morton M. George
Charles J. Gesen
*Herbert E. Little
*Francis B. McSwiney
*Dudley W. Orr
*Robert H. Reno
R. Peter Shapiro
Clifton A. Smith
Mary D. Wilson

*Investment Committee Member

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET - 03301
TEL. 224-7711

BRANCH OFFICES
310 NORTH STATE STREET, WEST CONCORD - 03301
TEL. 224-5540

100 LOUDON ROAD, CONCORD HEIGHTS - 03301
TEL. 224-7719

MAIN STREET, CONTOOCOOK VILLAGE - 03229
TEL. 746-4115

39 MAIN STREET, PITTSFIELD - 03263
TEL. 435-8481

LACONIA MALL, LACONIA - 03246
TEL. 524-0664

Year of Incorporation, 1830

John R. Hardie
President

Robert E. Dustin
Executive
Vice President
and Secretary

Robert F. DeAngelis
Vice President
and Treasurer

Robert G. Holbrook
David H. Rogers
Richard J. Weed
Vice Presidents

Arthur C. Huntoon
Controller

Beatrice May
Auditor

Robert M. Beyer, Jr.
Joseph J. Eckels
John W. Gannon
Gerard E. Morin
Richard Robertson
Kenneth P. Wilson
Assistant
Vice Presidents

Bertha R. Benson
Richard Breton
Helen P. Daley
Donald F. Golden
Nancy Knowlton
Virginia B. Petell
W. David Sheen
George H. Wallace
Frank P. Wilson, Jr.
Rita D. Woods
David Woolpert
Assistant
Treasurers

TRUSTEES

Perkins Bass
*Edwin I. Chertok
George E. Freese, Jr.
Harriett A. Haller
John R. Hardie
*Robert J. Hill
William T. Jordan, Jr.
*William W. Macurda
John D. O'Shea
*John B. Pendleton
Robert E. Plourde
Frederic K. Upton
Nathan Wechsler
J. Peter Williamson
Timothy W. Woodman

DOVER

SEACOAST SAVINGS BANK

537 CENTRAL AVENUE - 03820
TEL. 749-2150

BRANCH OFFICES
5 NEW ROCHESTER ROAD, DOVER - 03820
TEL. 749-2152

240 LOCUST STREET, DOVER - 03820
TEL. 749-2151

Year of Incorporation, 1901

John T. Guy
President

Shirley M. Mitchell
Assistant Secretary

Cynthia A. Racic
Assistant Mortgage Officer

James H. Miller
Vice President, Treasurer and Secretary

George L. McLean
Vice President

William F. Morgan
Mortgage Officer

TRUSTEES

Clyde R. Coolidge
*Grant L. Davis
John T. Guy
*Waldron B. Haley
Alder T. Hatch
Robert E. Hynes
*George J. Kay
*Richard H. Keefe
Eunice W. Palmer
John J. Reilly
*James A. Ringer
Winthrop C. Skoglund
David S. Weeks

*Investment Committee Member

DOVER

STRAFFORD SAVINGS BANK

353 CENTRAL AVENUE - 03820
TEL. 742-2100

BRANCH OFFICES
845A CENTRAL AVENUE, DOVER - 03820
TEL. 742-2100

JUNCTION 9 & 125, BARRINGTON - 03825
TEL. 742-2100

Year of Incorporation, 1823

Donald T. Gay
President

Philip W. Howison
Vice President

Robert F. Haley
Vice President and Mortgage Officer

Dawnalyn S. Mathews
Assistant Treasurer

Victor Cardosi, Jr.
Vice President and Treasurer

Marion C. Pelletier
Vice President and Operations Officer

David T. Keefe
Richard T. Sheldon
Assistant Mortgage Officers

TRUSTEES

Nancy R. Boyle
Roger L. Calef
*Donald T. Gay
*Raymond N. Guillemette
James Kageleiry
*Maxwell H. Lacy
Frederick S. Richardson
Sanfrid D. Sundeen
*Raymond L. Thompson
Hugh C. Tuttle
*Ralph P. White
Matt R. Williams, Jr.

FRANKLIN

FRANKLIN SAVINGS BANK
387 CENTRAL STREET - 03235
TEL. 934-4445

Year of Incorporation, 1869

Clark S. Fuller
President and
Secretary

Robert E. Dussault
1st Vice President
and Treasurer

Stanley R. Berube
Vice President

Beatrice R. Kimball
Assistant Vice
President and
Assistant Secretary

Richard W. DuBois
Vice President and
Assistant Treasurer

TRUSTEES

Earl H. Benson
Rolland D. Camp
Donald W. Cushing
*Arthur Dalphond
*Robert E. Dussault
*Clark S. Fuller
John H. Fuller
*Thomas C. Gill
*Malcolm H. Thompson
*Henry B. Trachy
Frederick W. Ziegler

GORHAM

GORHAM SAVINGS BANK
66 MAIN STREET - 03581
TEL. 466-3363

Year of Incorporation, 1872

Henry P. Burbank
Chairman of the Board

Chester N. Lapete
President

Bella H. Gaudette
Patricia A. Landry
Assistant
Treasurers

Reuell A. Leavitt
David S. Welsh
Vice Presidents

Donald C. Heath
Treasurer

TRUSTEES

*Henry P. Burbank
*James J. Burns
*Roland R. Chabot
*Andrew I. Church
*Chester N. Lapete
*Reuell A. Leavitt
*David S. Welsh

GREENVILLE

THE MASON VILLAGE SAVINGS BANK
MAIN STREET - 03048
TEL. 878-1100

BRANCH OFFICE
ROUTE 124, NEW IPSWICH - 03071
TEL. 878-1101

Year of Incorporation, 1870

Robert C. Henneman
President and
Treasurer

Patricia Schuren
Assistant
Vice President

John Matthews
Assistant
Treasurer

Robert Taft
1st Vice
President

Roland Gauvin
2nd Vice
President

T. Archibald Eaton
Secretary

TRUSTEES

Albert D. Bourke
*T. Archibald Eaton
*Roland Gauvin
*Philip C. Heald, Jr.
*Robert C. Henneman
Robert E. Kaarto
Theodore H. Karnis
J. Colin Lizotte
James A. Rowse
Martin Seppala
Robert Taft
Thorvald H. Tenney, Jr.
Cyrille A. Thibault

HANOVER

DARTMOUTH SAVINGS BANK
40 SOUTH MAIN STREET - 03755
TEL. 643-3310

Year of Incorporation, 1860

Edward M. Cavaney
Chairman of the Board

Paul F. Young
President

Rodney D. Pierce
Vice President

Harry H. Bird, Jr.
Assistant Secretary

J. R. Peter Gamble
Mortgage Loan
Officer

John C. West, Jr.
Treasurer

Leonard E. Morrissey, Jr.
Secretary

William L. Nungesser
Senior Loan Officer

Melvin L. Geno
Consumer Loan
Officer

TRUSTEES

Harry H. Bird, Jr.
*Edward M. Cavaney
Gordon V. DeWitt
Wallace J. Farr
*Richard Fowler
Leonard E. Morrissey, Jr.
Arthur J. Renz
*Paul F. Young

*Investment Committee Member

KEENE

CHESHIRE COUNTY SAVINGS BANK

1 CENTRAL SQUARE - 03431
TEL. 352-2502

BRANCH OFFICE
194 WEST STREET, KEENE - 03431
TEL. 352-2502

Year of Incorporation, 1897

Eugene E. Gaffey
Chairman of the Board

Robert F. Babcock
Vice Chairman of the Board

David B. Walters
President

Carl A. Johnson
Senior
Vice President

William H. Dennison
Vice President and
Treasurer

Larry E. Ruest
Assistant Vice
President and
Mortgage Officer

Malcolme A. Clapp
Instalment
Loan Officer

Richard D. Powers
Wallace A. Reney
Assistant Mortgage
Officers

Albert W. Jacques
Millard D. Waite, Jr.
Vice Presidents

Clare L. Bergeron
Assistant Vice
President and
Corporate Secretary

Michael W. Bugler, Sr.
Assistant
Treasurer
and Internal
Auditor

Peter T. Whittemore
Assistant
Treasurer
and Branch
Manager

Charlotte D. Emery
Florence L. March
Savings Officers

TRUSTEES

*Robert F. Babcock
Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
*Eugene E. Gaffey
Kenneth W. Hazen
*Howard B. Lane, Jr.
*Emerson H. O'Brien
*L. William Slanetz
*David B. Walters

KEENE

KEENE SAVINGS BANK

122 WEST STREET - 03431
TEL. 352-0647

BRANCH OFFICE
50 CENTRAL SQUARE, KEENE - 03431
TEL. 352-0647

Year of Incorporation, 1895

Donald D. Davis
President

Gordon S. Aron
Stacey W. Cole
George M. Foskett
George R. Hanna
Louis N. Piwowarski
Vice Presidents

Arthur J. Boufford
Executive
Vice President
and Treasurer

Theresa M. Parsells
Assistant
Operations
Officer

TRUSTEES

*Howard A. Bailey
*D. Stuart Blakely
*Arthur J. Boufford
*Kenneth P. Colby
*Stacey W. Cole
*Norman H. Cotton
*Donald D. Davis
*George R. Hanna
*Richard L. Holbrook
*Robert C. Mensel
*William J. Wichland

LACONIA

LACONIA SAVINGS BANK

62 PLEASANT STREET - 03246
TEL. 524-1212

Year of Incorporation, 1831

John W. Archibald
Chairman of the Board

Chester F. Perkins
Vice Chairman of the Board

Carroll W. Stafford, Jr.
President

Thomas C. Tobey
Vice President
and Senior Loan
Officer

Michael G. Muzzey
Assistant
Treasurer

Henry J. Colbath, Jr.
Mortgage Officer

Richard W. Long
Treasurer

Robert E. Curtis
Bruce C. Lund
Assistant Vice
Presidents

Brenda R. Long
Administrative
Assistant

Richard F. DeVarney
Manager, Consumer
Loan Department

TRUSTEES

*John W. Archibald
*Reginald A. Bisson
Charles D. Dockham
*John E. Gauthier
*John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
Chester F. Perkins
Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

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*Investment Committee Member

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
117 MAIN STREET - 03584
TEL. 788-2252

Year of Incorporation, 1887

Raymond W. Whitcomb
President

Raymond C. Staab
Executive Vice President

O. Leo Connary
George E. Hunter, Jr.
Vice Presidents

John H. Oleson
Treasurer

John A. Currier
Loan Officer

Sharon E. Gainer
Assistant Treasurer

TRUSTEES

*O. Leo Connary
*Lee E. Eastman
*James B. Fitch
*Hugh J. Galbraith
*George E. Hunter, Jr.
*Kevin Kopp
*Frank H. Wallace
*Raymond W. Whitcomb

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET - 03766
TEL. 448-3650

BRANCH OFFICES
1 INTERCHANGE DRIVE, WEST LEBANON - 03784
TEL. 298-5933

MAIN STREET, ENFIELD - 03748
TEL. 632-5556

ROUTE 4, CANAAN - 03741
TEL. 523-4377

Year of Incorporation, 1899

Reuben D. Cole
President

Arlene G. Chapman
Treasurer

William A. Maloy
Executive Vice President

Stephen F. Christy
Assistant Treasurer and Security Officer

Lloyd C. Bennett
Assistant Vice President

Leafie I. Cantlin
Assistant Treasurer

Richard Warde
Mortgage Loan Officer

Marilyn L. Brown
Consumer Loan Officer

TRUSTEES

*Paul G. Bond
*Reuben D. Cole
Israel A. Dinerman
*Wilfred A. Dulac
John Harder
Jean Kennedy
*James W. Kilton
*William A. Maloy
Richard L. Patch
J. Clayton Ramsdell

LITTLETON

LITTLETON SAVINGS BANK
85 MAIN STREET - 03561
TEL. 444-5321

BRANCH OFFICE
ROUTE 302, LITTLETON - 03561
TEL. 444-7702

Year of Incorporation, 1868

George T. Noyes
Chairman of the Board and Vice President

Daniel G. Edgar
President

David H. LaDuke
Vice President and Treasurer

Robert E. Paddock
Vice President

Christine D. Peabody
Ruth E. Swan
Assistant Treasurers

Philip T. Struhsacker
Assistant Vice President

Frederick S. Cushing
Assistant Mortgage Loan Officer

Linda A. Nelson
Mortgage Loan Officer

Francis H.J. Casale
Instalment Loan Officer

Thomas F. Monahan
Branch Manager

TRUSTEES

Raymond E. Carbonneau
Robert H. Copenhaver
Paul G. Curtis
*Joseph W. Delisle
Daniel G. Edgar
*Wendell W. Jesseman
Sherman H. Joslin
Jimmie D. McLaughlin
Benton L. Moyer, Jr.
George T. Noyes
Thomas M. Pancoast
Roger A. Peabody
Andrew W. Poulsen

***Investment Committee Member**

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET - 03105
TEL. 669-4111

BRANCH OFFICES
340 WILSON STREET, MANCHESTER - 03103
TEL. 669-4111

909 HANOVER STREET, MANCHESTER - 03103
TEL. 669-4111

3 ELM STREET, GOFFSTOWN - 03045
TEL. 669-4111

72 SOUTH RIVER ROAD, BEDFORD - 03102
TEL. 669-4111

1283 DANIEL WEBSTER HIGHWAY, HOOKSETT - 03106
TEL. 669-4111

1550 NORTH ELM STREET, MANCHESTER - 03104
TEL. 669-4111

1500 SOUTH WILLOW STREET, MANCHESTER - 03103
TEL. 669-4111

Year of Incorporation, 1852

William J. Hamilton
Chairman of the Board
and President

John H. Giffin, Jr.
Executive
Vice President,
Secretary and
Treasurer

Wilfrid A. Daly, III
J. Robert Prescot
Normand G. St. Amand
Vice Presidents

Albert H. Demers
Esther W. Doerfler
Kerry S. Long
George S. May
Anita C. Murray
Frank O. Ramsey
Assistant
Vice Presidents

Lorraine B. Michalak
Mortgage Officer

Harry P. Merrihew
Auditor

Steven E. Paradis
Consumer Loan
Officer

Walter H. Page, III
Instalment Loan
Officer

Robert W. Mulligan
Senior
Vice President

Donald H. Sargent
Vice President
and Comptroller

Grant I. MacDonald
Frank J. Swist, Jr.
Harrison E. Wilcomb
Assistant
Treasurers

Evelyn E. Gage
Richard W. Greten
Margaret M. Hart
Doris W. Pierce
Assistant
Secretaries

Richard H. Thompson
Assistant
Mortgage Officer

Joyce P. Blanchette
Nancy A. Lockwood
Brenda S. Sartorelli
Robert E. Shaw
Brenda L. Southmayd
Lorraine L. Staby
David P. Toutain
Branch Managers

TRUSTEES

*Edward L. Allman
*Arthur J. Dobles
*Leon M. Goulet
*William J. Hamilton
*William House
*Milton Machinist
*Joseph M. March
*Edward D. Wynot

*Investment Committee Member

MANCHESTER

THE MERCHANTS SAVINGS BANK
OF MANCHESTER, NEW HAMPSHIRE
ONE HAMPSHIRE PLAZA - 03105
TEL. 668-5111

BRANCH OFFICES
135 DANIEL WEBSTER HIGHWAY NORTH,
MANCHESTER - 03104
TEL. 668-5111

ROUTE 3, MERRIMACK - 03054
TEL. 424-7301

175 MAMMOTH ROAD, LONDONDERRY - 03053
TEL. 434-4151

JUNCTION 101A & NATICOOK ROAD, MERRIMACK - 03054
TEL. 883-3322

1255 SOUTH WILLOW STREET, MANCHESTER - 03103
TEL. 668-5111

Year of Incorporation, 1899

John J. Reilly, Jr.
Chairman of the Board

Ralph E. Jensen
President and
Treasurer

Richard C. Ducharme
Vice President
and Comptroller

David W. Markle
Vice President
and Senior
Lending Officer

Donald R. Ellison, Jr.
W. Warren Gerety
Hazel H. Scannell
Vice Presidents

Charlotte C. Mullen
Secretary

Ronald E. Vincent
Auditor

John R. Allbee
Senior
Vice President

Muriel J. Brown
Bradley H. Snow
Donald H. Ward
Joseph H. Young, Jr.
Assistant
Vice Presidents

Allan R. Clark
Donald A. Comeau
Janice B. Crocker
Bruce E. Croteau
Walter T. Lahey
Paul J. Leary
Stanley J. Nowakowski
Judith H. Spratt
Carol A. Themelis
Brian B. Tufts
Assistant
Treasurers

TRUSTEES

John S. Gikas
*William S. Green
Robert J. Harrison
*Paul H. Harvey
*Ralph E. Jensen
Edward O. Powers
James F. Quirk, Jr.
*John J. Reilly, Jr.
Roland R. Tessier
*Richard I. Winneg

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET - 03253
TEL. 279-7986

BRANCH OFFICES
MAIN STREET, ASHLAND - 03217
TEL. 968-7103

ROUTE 25, MOULTONBOROUGH - 03254
TEL. 253-7303

Year of Incorporation, 1869

Clarence H. Thorne
President

Evelyn L. Watson
Assistant
Treasurer

Samuel L. Laverack
Mary Whitcher
Managers

Peter F. Brothers
Ethel M. Reid
Mortgage Officers

James D. Sutherland
Vice President

Basil L. Richardson
Treasurer

William C. Gilson
Loan Officer

Robert D. Bennett
Security Officer

John H. Ramsey
Secretary

TRUSTEES

*J. Kent Bird
William L. Foote
John F. Goodwin
Allan C. Hale
Everett M. Heath
Earle C. Peaslee
John H. Ramsey
*Clarence H. Thorne

NEWPORT

NEWPORT SAVINGS BANK
9 MAIN STREET - 03773
TEL. 863-1445

BRANCH OFFICES
ROUTE 11, SUNAPEE - 03782
TEL. 763-2511

MAIN STREET, BRADFORD - 03221
TEL. 938-2277

GUILD ROAD, NEWPORT - 03773
TEL. 863-1428

Year of Incorporation, 1868

John J. Kiernan
President and
Treasurer

Linda L. Oldham
Vice President,
Secretary and
Assistant Treasurer

Robert S. Burgess
Stephen W. Ensign
Michael J. Fitzpatrick
Vice Presidents

Colin S. Campbell
Sandra L. Rannisto
Assistant Secretaries

Sandra E. Johnson
Assistant Treasurer

TRUSTEES

Bernard B. Butler
William A. Cronin
*Michael J. Fitzpatrick
Robert F. Hill
Cleon L. Johnson, Jr.
John A. Kelley, Jr.
*John J. Kiernan
Donald W. Martin
John C. McCrillis
Everett R. Reney
Jarlath M. Slattery
George F. Smet
Kenneth D. Weed
Frank P. Winter
*Remington B. Woodhull

*Investment Committee Member

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET - 03773
TEL. 863-3000

BRANCH OFFICE
MAIN STREET, WARNER - 03278
TEL. 456-2281

Year of Incorporation, 1895

Oliver M. Drown
President

Thomas H. Pfenning
Robert V. Wilkie
Assistant
Vice Presidents

Phyllis H. Forest
Richard H. Tillotson
Assistant
Treasurers

Floyd P. Bailey
Francis C. Gallup
Vice Presidents

Neil T. Buffett
Treasurer

Mary A. Lord
Mary R. Niemi
Jean E. Thompson
Assistant
Secretaries

TRUSTEES

George S. Cricenti
*George A. Dorr, Jr.
*Oliver M. Drown
*Michael J. Harrington
*Thomas Henley
William P. Hoyt
Hamilton R. Krans
Anthony J. Kulesza
Malcolm W. Rowell
Harry V. Spanos
Stanley B. Terhune
*Sumner S. Woodward

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET - 03458
TEL. 924-7142

BRANCH OFFICES
ROUTE 101, PETERBOROUGH - 03458
TEL. 924-7142

MAIN STREET, ANTRIM - 03440
TEL. 588-6333

Year of Incorporation, 1847

Richard C. Merrill
Chairman of the Board

Kenneth B. Chandler
President

Robert L. Edwards
Senior
Mortgage Officer

John J. McDonough
Controller

Regina L. Whiting
Manager,
Instalment Loan
Department

Wayne R. Gordon
A. George McLean
Branch Managers
and Loan Officers

Mary N. Emery
Vice President
and Treasurer

Jane M. Handy
Assistant
Treasurer

Rose M. Wilson
Assistant
Branch Manager

George M. Sullivan
Mortgage Loan
Officer

R. Gregg Alexander
System and Operations
Officer

TRUSTEES

Richard E. Amidon
*Kenneth A. Brighton
*Kenneth B. Chandler
Dane P. Cummings
Merton S. Dyer
David D. Hurlin
John J. McKenna
*Richard C. Merrill
Ashford W. Peters
Richard W. Pierce
Donald Sutherland
*Forest F. Tenney
Robert D. Weathers
*Arthur E. Wheeler

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*Investment Committee Member

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
1-3 HIGHLAND STREET - 03264
TEL. 536-1272

BRANCH OFFICE
ROUTE 49, CAMPTON - 03223
TEL. 726-3734

Year of Incorporation, 1889

Thomas B. Gadd
Chairman of the Board

Kenneth R. Bartlett
President

Phyllis B. Holbrook
Assistant Treasurer
and Secretary

Ronald I. Sibley
Treasurer

Allen E. Grass
Assistant
Vice President

Watson A. Rand
Clerk

TRUSTEES

C. James Ayer, II
*Kenneth R. Bartlett
John R. French
*Thomas B. Gadd
William H. Noyes
*William E. O'Brien
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET - 03801
TEL. 436-5250

Year of Incorporation, 1877

Ralph C. Margeson
Chairman of the Board
and Vice President

Robert E. McLaughlin
President and
Secretary

Judith E. Hunt
Assistant
Treasurer

Sanford C. Sherman
Treasurer

Jay S. Gibson
Assistant
Treasurer and
Mortgage Officer

Bea Ann Kendall
Assistant Secretary

TRUSTEES

*Kevin O. Adams
*Arthur F. Brady, Jr.
*Daniel F. Driscoll
*Charles J. Griffin
*Ralph C. Margeson
*Robert E. McLaughlin
*Sanford C. Sherman
*Eugene P. Soles
*David A. Tober

*Investment Committee Member

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET - 03801
TEL. 436-6630

Year of Incorporation, 1823

Maurice J. Murphy, Jr.
Chairman of the Board

Robert W. Simpson
Vice Chairman of the Board
and President

Lester A. Avery
Harry P. Jarvis
Rodney D. Pridham
Vice Presidents

Thomas A. Barnes
Treasurer

William H. Little
Assistant
Vice President

Ruth P. Webber
Assistant
Treasurer

TRUSTEES

*Lester A. Avery
*Paul C. Badger
*Theodore R. Butler
*Timothy J. Connors
*William R. Downey
*Harry P. Jarvis
*Maurice J. Murphy, Jr.
*Robert W. Simpson

PORTSMOUTH

PORTSMOUTH TRUST COMPANY
134 PLEASANT STREET - 03801
TEL. 436-1006

BRANCH OFFICE
CORNER OF LAFAYETTE & ELWYN ROADS
PORTSMOUTH - 03801
TEL. 431-6066

Year of Incorporation, 1871

Bradford M. Kingman
Chairman of the Board

Jarvis R. Stokes
President and
Trust Officer

Rose M. Bisognani
Branch Manager

M. Lee Flanders
Consumer Loan
Officer

H. Paul Ouellette
Treasurer

Melvin R. Low
Vice President
and Mortgage
Officer

Dorothy M. Brown
Secretary

DIRECTORS

*Edward N. Eames
*William F. Harrington
*Louis B. Janvrin
*Bradford M. Kingman
*Melvin R. Low
*Adelbert E. Palmer
*Henry M. Powers, Jr.
*James A. Shanley
*Jarvis R. Stokes

*Investment Committee Member

ROCHESTER

ROCHESTER SAVINGS BANK AND TRUST COMPANY
22 SOUTH MAIN STREET - 03867
TEL. 332-4242

BRANCH OFFICES
ROCHESTER MALL, NORTH MAIN STREET
ROCHESTER - 03867
TEL. 332-4242

LILAC CITY MALL, ROUTE 16
ROCHESTER - 03867
TEL. 332-4242

Year of Incorporation, 1887

John K. Skelton
President

Phillip D. Drapeau
Executive
Vice President

Ronald B. Demers
Treasurer,
Security Officer
and Clerk

Marilyn M. Levesque
Assistant
Treasurer

Robert J. Diefendorf
Trust Officer

Norma M. Goddard
Niall J. MacDonagh
Assistant
Trust Officers

Glenn M. Lepene
Mortgage Officer

Jean T. Ducharme
Lionel N. Lachapelle
Assistant
Mortgage Officers

DIRECTORS

Laurence E. Cate
*Richard F. Cooper
*W. Bradley Corson
*George Findell, Jr.
*Henry J. Grondin
*Manley Irwin
*Kenneth R. Kendall, Jr.
*Norman G. Mireault
*John K. Skelton
*Charles W. Varney, Jr.
*George R. Westman
*Sewell T. Wilson, Jr.

SALEM

FIRST GUARANTY SAVINGS BANK
51 SOUTH BROADWAY - 03079
TEL. 893-9515

Year of Incorporation, 1975

Richard P. McCoy
Chairman of the Board

Frederick W. Lowell
President

Beverly J. Daskam
Vice President

John D. Collins
Treasurer

Vincent P. Dunn
Clerk

TRUSTEES

Anthony Berni
*John D. Collins
Joseph P. Dearborn
Andrew F. Donovan
Vincent P. Dunn
Ray Howland
*William T.Knightly
Robert P. Leslie
*Frederick W. Lowell
*Richard P. McCoy
Margaret E. Wood

*Investment Committee Member

SOMERSWORTH

GRANITE STATE SAVINGS BANK
3 ELM STREET - 03878
TEL. 692-2900

BRANCH OFFICES
FRONT STREET, ROLLINSFORD - 03869
TEL. 742-8900

683 CENTRAL AVENUE, DOVER - 03820
TEL. 742-6461

1 WAKEFIELD STREET, ROCHESTER - 03867
TEL. 332-1206

Year of Incorporation, 1845

John S. Terrill
Chairman of the Board,
President and Chief
Executive Officer

Roderick A. Boivin
Paul A. Lussier
Stanley H. Thompson
Vice Presidents

Charles H. Alty
Paul A. Galanes
Assistant
Vice Presidents

Lena M. Molleur
William B. Morton
Assistant
Treasurers

Donald R. Hatt
Vice President
and Treasurer

Gerald F. Janelle
Vice President
Administration

Beverly A. Calivas
Assistant Loan
Officer

James M. Demers
Assistant
Branch Manager

TRUSTEES

*Leo L. F. Allen
Jacob H. Cohen
Leo Cormier
Robert L. Demers
David G. Eastman
Gerard L. Gaudreau
*E. Elmore Graves
Clifford B. Ham
Charles W. Jackson
Robert N. Kendall
*Rene A. Morin
Thomas F. Parks
H. Hall Roberts
John S. Terrill
*Stanley H. Thompson

TILTON

IONA SAVINGS BANK
219 MAIN STREET - 03276
TEL. 286-4344

Year of Incorporation, 1870

Brackett H. Hill
Chairman of the Board

Harold E. Berlind
President and
Treasurer

Wayne C. Davis
Loan Officer

George J. Falardeau
Vice President

Karolyn Veysey
Assistant
Treasurer

TRUSTEES

*Harold E. Berlind
George J. Falardeau
*Doris B. Hanchett
*Brackett H. Hill
*James B. Horman
*Roy L. Jordan
*Clement Levasseur
*Robert W. Marshall
Francis J. Robinson

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET - 03608
TEL. 756-4771

Year of Incorporation, 1875

Leslie A. Neal
Chairman of the Board

Donald M. Given
President

Warren G. Allen
Donald J. Tisdale
Vice Presidents

Edward T. McKenna
Assistant
Vice President

George R. Harris
Vice President
and Treasurer

David M. Adams
Alice K. Howe
Assistant
Treasurers

TRUSTEES

*Raymond J. Aumand
William S. Fletcher
John W. Galloway
*Donald M. Given
George R. Harris
*John A. Hubbard
Gregory J. Macri, Jr.
*Leslie A. Neal
Richard C. Prentiss
Paul J. Sullivan

*Investment Committee Member

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET - 03785
TEL. 747-2735

BRANCH OFFICE
JUNCTION RIVER ROAD & ROUTE 25C
PIERMONT - 03779
TEL. 272-4811

Year of Incorporation, 1889

J. Harvey Walker
Acting President

Roland B. Currier
Executive Vice
President and
Treasurer

Helen E. Clement
Robert F. Miller
Assistant Treasurers

Lawrence P. Corey
Loan Officer

TRUSTEES

*Chester R. Allen
*C. Lincoln Butson
Francis X. Collins
*Roland B. Currier
*H. Russell Gould
*Harold J. Graham
*Richard G. McDanolds
*Ernest D. North
*James J. Page
*J. Harvey Walker
*Walter O. Young

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

		CLAREMONT
	CONSOLIDATED REPORT OF CONDITION	CLAREMONT SAVINGS BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 888,913
2	U. S. Government obligations	3,678,915
3	U. S. Government agencies	701,100
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	3,731,485
6	Corporate stocks	2,623,735
7	Total securities	10,735,235
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	10,735,235
10	Federal funds sold and loans & securities purchased under agreement to resell	2,050,000
11	Real estate loans	45,478,440
12	Other loans	7,678,270
13	Total loans	53,156,710
14	Bank premises and other assets representing bank premises (net)	802,552
15	Leasehold improvements (net)	......
16	Furniture, fixtures and equipment (net)	171,777
17	Other real estate owned (net)	60,574
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	830,068
20	Total Assets	$68,695,829
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$61,468,906
22	Other deposits	492,034
23	Total deposits	61,960,940
24	Securities and loans sold under agreements to repurchase	......
25	Other borrowings	2,000,000
26	Other liabilities	479,851
27	Total liabilities	64,440,791
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	......
31	Guaranty fund	3,074,000
32	Undivided profits	1,181,038
33	Reserve for bad debts	......
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	4,255,038
36	Total Liabilities and Capital Funds	$68,695,829
	GENERAL INFORMATION	
37	Surety coverage	$1,000,000
38	Total compensation paid to officers and employees (including trustee fees)	$463,169
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$3,844,634
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	Special notice	5.75
43	N.O.W.	5.00
44	Escrow funds	3.25
45	Certificates of deposit	6.50-8.00

CONCORD			DOVER		
CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	STRAFFORD SAVINGS BANK	
$ 1,106,262	$ 510,680	$ 8,008,400	$ 1,752,757	$ 3,953,194	1
14,059,936	8,690,722	10,304,393	1,518,660	7,995,089	2
4,472,656	......	11,632,075	753,248	3,209,700	3
36,600	......	190,191	......	......	4
4,935,174	4,477,380	12,407,233	1,331,239	2,658,266	5
2,295,584	3,403,545	15,342,603	903,938	3,133,719	6
25,799,950	16,571,647	49,876,495	4,507,085	16,996,774	7
......	......	......	......	......	8
25,799,950	16,571,647	49,876,495	4,507,085	16,996,774	9
2,600,000	1,000,000	1,600,000	1,100,000	2,200,000	10
61,344,524	45,075,018	172,843,697	28,136,269	64,626,671	11
11,204,547	3,566,555	24,673,803	3,556,972	1,554,033	12
72,549,071	48,641,573	197,517,500	31,693,241	66,180,704	13
1,560,405	501,963	2,810,068	721,508	924,153	14
......	......	3,104	104,012	......	15
390,310	127,151	610,005	106,330	154,627	16
256,213	10,012	206,404	......	......	17
......	......	82,863	......	......	18
114,502	383,353	3,164,048	449,683	27,300	19
$104,376,713	$67,746,379	$263,878,887	$40,434,616	$90,436,752	20
$ 95,679,810	$59,927,175	$220,103,598	$36,026,003	$80,704,246	21
398,381	......	1,282,228	166,991	76,687	22
96,078,191	59,927,175	221,385,826	36,192,994	80,780,933	23
......	......	......	......	......	24
......	......	15,965,000	1,000,000	30,000	25
606,740	665,768	2,931,524	269,052	271,886	26
96,684,931	60,592,943	240,282,350	37,462,046	81,082,819	27
......	......	......	......	......	28
......	......	......	400,000	......	29
......	......	......	......	......	30
4,825,000	3,310,000	11,500,000	1,800,000	4,100,000	31
2,291,941	3,074,508	8,308,628	656,138	3,809,804	32
574,841	768,928	3,787,909	84,363	1,200,340	33
......	......	......	32,069	243,789	34
7,691,782	7,153,436	23,596,537	2,972,570	9,353,933	35
$104,376,713	$67,746,379	$263,878,887	$40,434,616	$90,436,752	36
$2,000,000	$1,500,000	$1,500,000	$500,000	$1,000,000	37
$816,924	$382,290	$1,679,932	$324,875	$378,831	38
$5,769,581	$3,625,064	$13,731,670	$2,071,783	$4,777,966	39
					40
5.25	5.25	5.25	5.25	5.25	41
....	....	....	....	....	42
5.00	5.00	4.00	5.00	5.00	43
3.50	....	3.25	3.50	3.50	44
5.75-8.00	5.75-8.00	6.50-8.00	6.00-8.00	6.50-8.00	45

		FRANKLIN
	CONSOLIDATED REPORT OF CONDITION	FRANKLIN SAVINGS BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 1,479,480
2	U. S. Government obligations	2,031,722
3	U. S. Government agencies	746,440
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	2,318,050
6	Corporate stocks	1,282,469
7	Total securities	6,378,681
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	6,378,681
10	Federal funds sold and loans & securities purchased under agreement to resell	1,400,000
11	Real estate loans	29,784,983
12	Other loans	3,764,810
13	Total loans	33,549,793
14	Bank premises and other assets representing bank premises (net)	1,151,935
15	Leasehold improvements (net)	......
16	Furniture, fixtures and equipment (net)	186,431
17	Other real estate owned (net)	306,932
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	16,853
20	Total Assets	$44,470,105
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$40,233,936
22	Other deposits	138,175
23	Total deposits	40,372,111
24	Securities and loans sold under agreements to repurchase	......
25	Other borrowings	19,001
26	Other liabilities	202,828
27	Total liabilities	40,593,940
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	......
31	Guaranty fund	2,000,000
32	Undivided profits	1,876,165
33	Reserve for bad debts	......
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	3,876,165
36	Total Liabilities and Capital Funds	$44,470,105
	GENERAL INFORMATION	
37	Surety coverage	$460,000
38	Total compensation paid to officers and employees (including trustee fees)	$320,431
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$2,329,282
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	Special notice	5.75
43	N.O.W.	5.00
44	Escrow funds	3.25
45	Certificates of deposit	6.50-8.00

GORHAM	GREENVILLE	HANOVER	KEENE	
GORHAM SAVINGS BANK	THE MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
$ 178,320	$ 707,415	$ 2,286,678	$ 4,631,303	1
762,155	698,376	4,498,971	2,026,172	2
......	307,944	2,000,000	7,652,125	3
......	......	1,982,868	......	4
104,401	311,538	86,525	5,509,451	5
524,317	437,849	6,941,444	6,110,266	6
1,390,873	1,755,707	15,509,808	21,298,014	7
......	......	......	......	8
1,390,873	1,755,707	15,509,808	21,298,014	9
900,000	150,000	700,000	800,000	10
9,702,672	6,849,955	84,669,984	85,619,079	11
1,142,878	1,102,998	9,144,913	10,938,513	12
10,845,550	7,952,953	93,814,897	96,557,592	13
186,817	136,669	1,792,173	1,150,258	14
......	......	......	......	15
53,712	43,340	332,884	312,482	16
35,734	......	142,772	136,901	17
......	......	251,000	......	18
162,377	5,117	1,637,492	1,498,270	19
$13,753,383	$10,751,201	$116,467,704	$126,384,820	20
$12,550,415	$ 9,836,426	$ 98,830,024	$114,616,341	21
33,813	34,590	......	1,468,639	22
12,584,228	9,871,016	98,830,024	116,084,980	23
......	......	3,445,625	......	24
......	......	5 000,000	326,000	25
75,422	281	1,459,268	361,333	26
12,659,650	9,871,297	108,734,917	116,772,313	27
......	......	......	......	28
300,000	......	......	......	29
......	......	......	......	30
629,000	495,000	5,025,000	6,000,000	31
164,733	357,412	2,697,787	3,292,328	32
......	27,492	10,000	320,179	33
......	......	......	......	34
1,093,733	879,904	7,732,787	9,612,507	35
$13,753,383	$10,751,201	$116,467,704	$126,384,820	36
$1,347,000	$250,000	$2,000,000	$2,000,000	37
$115,252	$113,007	$727,794	$777,480	38
$769,998	$517,754	$6,476,519	$7,141,338	39
				40
5.25	5.25	5.25	5.25	41
....	....	....	5.75	42
5.00	5.00	5.00	5.00	43
3.25	3.50	....	4.00	44
6.50-7.75	6.50-7.50	5.75-8.00	6.50-8.00	45

	CONSOLIDATED REPORT OF CONDITION	KEENE
		KEENE SAVINGS BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 1,858,686
2	U. S. Government obligations	422,858
3	U. S. Government agencies	1,220,233
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	2,595,642
6	Corporate stocks	2,006,467
7	Total securities	6,245,200
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	6,245,200
10	Federal funds sold and loans & securities purchased under agreement to resell	2,450,000
11	Real estate loans	41,320,028
12	Other loans	3,699,996
13	Total loans	45,020,024
14	Bank premises and other assets representing bank premises (net)	1,780,545
15	Leasehold improvements (net)	87,633
16	Furniture, fixtures and equipment (net)	219,735
17	Other real estate owned (net)	120,882
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	381,556
20	Total Assets	$58,164,261
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$53,001,290
22	Other deposits	336,487
23	Total deposits	53,337,777
24	Securi[illegible] and loans sold under agreements to repurchase	......
25	Other [illegible]owings	24,000
26	Other [illegible]ilities	598,354
27	To[illegible] liabilities	53,960,131
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	......
31	Guaranty fund	2,660,000
32	Undivided profits	1,220,835
33	Reserve for bad debts	323,295
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	4,204,130
36	Total Liabilities and Capital Funds	$58,164,261
	GENERAL INFORMATION	
37	Surety coverage	$750,000
38	Total compensation paid to officers and employees (including trustee fees)	$335,275
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$3,187,163
40	Rate of dividends paid during period:	
41	Regular savings	5.50
42	Special notice	5.75
43	N.O.W.	5.00
44	Escrow funds	4.50
45	Certificates of deposit	6.50-8.00

LACONIA	LANCASTER	LEBANON	LITTLETON	
LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	LITTLETON SAVINGS BANK	
$ 1,721,377	$ 2,116,760	$ 1,167,773	$ 1,619,116	1
9,067,356	1,281,314	1,975,290	3,598,877	2
2,420,960	478,726	3,039,770	3,197,974	3
1,244,400	353 478	......	1,500	4
5,080,570	2,427,471	32,500	1,104,527	5
6,664,773	1,729,410	2,057,566	4,497,676	6
24,478,059	6,270,399	7,105,126	12,400,554	7
......	......	......	......	8
24,478,059	6,270,399	7,105,126	12,400,554	9
700,000	350,000	1,500,000	600,000	10
72,191,497	10,978,945	37,778,068	60,320,052	11
5,128,939	2,559,800	7,004,961	8,951,149	12
77,320,436	13,538,745	44,783,029	69,271,201	13
840,070	42,537	597,577	755,602	14
......	......	11,479	......	15
99,526	33,852	230,752	112,130	16
11,502	53,851	......	205,922	17
......	......	......	......	18
728,230	16,376	618,942	235,653	19
$105,899,200	$22,422,520	$56,014,678	$85,200,178	20
$ 92,109,750	$19,957,785	$50,085,117	$76,643,534	21
218,099	8,637	232,916	182,433	22
92,327,849	19,966,422	50,318,033	76,825,967	23
......	......	......	......	24
......	......	......	......	25
1,065,473	65,461	635,908	77,397	26
93,393,322	20,031,883	50,953,941	76,903,364	27
......	......	......	......	28
......	......	......	......	29
......	400,000	......	......	30
5,000,000	1,100,000	2,525,000	3,850,000	31
6,601,979	729,577	2,392,293	2,170,502	32
903,899	142,760	143,444	2,276,312	33
......	18,300	......	......	34
12,505,878	2,390,637	5,060,737	8,296,814	35
$105,899,200	$22,422,520	$56,014,678	$85,200,178	36
$1,000,000	$350,000	$750,000	$750,000	37
$404,495	$154,539	$216,552	$434,730	38
$6,106,331	$1,028,419	$2,887,896	$4,863,301	39
				40
5.25	5.25	5.25	5.25	41
....	....	5.75	5.75	42
5.00	4.00	5.00	5.00	43
3.50	3.25	3.50	3.25	44
6.50-8.00	5.75-7.75	6.50-8.00	6.50-8.00	45

	CONSOLIDATED REPORT OF CONDITION	MANCHESTER
		AMOSKEAG SAVINGS BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 8,371,124
2	U. S. Government obligations	54,001,227
3	U. S. Government agencies	12,966,087
4	State, county, municipal obligations	207,518
5	Other bonds, notes and debentures	29,756,485
6	Corporate stocks	33,665,418
7	Total securities	130,596,735
8	LESS: Premium and valuation reserves	710,830
9	Total securities net of premium and valuation reserves	129,885,905
10	Federal funds sold and loans & securities purchased under agreement to resell	16,200,000
11	Real estate loans	246,010,702
12	Other loans	31,408,945
13	Total loans	277,419,647
14	Bank premises and other assets representing bank premises (net)	7,793,788
15	Leasehold improvements (net)	157,834
16	Furniture, fixtures and equipment (net)	469,667
17	Other real estate owned (net)	......
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	5,821,483
20	Total Assets	$446,119,448
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$385,471,580
22	Other deposits	3,758,237
23	Total deposits	389,229,817
24	Securities and loans sold under agreements to repurchase	......
25	Other borrowings	10,000,000
26	Other liabilities	3,267,119
27	Total liabilities	402,496,936
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	......
31	Guaranty fund	19,500,000
32	Undivided profits	23,400,070
33	Reserve for bad debts	722,442
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	43,622,512
36	Total Liabilities and Capital Funds	$446,119,448
	GENERAL INFORMATION	
37	Surety coverage	$3,500,000
38	Total compensation paid to officers and employees (including trustee fees)	$1,883,647
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$24,809,808
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	Special notice	....
43	N.O.W.	5.00
44	Escrow funds	4.00
45	Certificates of deposit	5.75-8.00

MANCHESTER	MEREDITH	NEWPORT		
THE MERCHANTS SAVINGS BANK OF MANCHESTER, NEW HAMPSHIRE	MEREDITH VILLAGE SAVINGS BANK	NEWPORT SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
7,859,583	$ 2,374,537	$ 735,011	$ 1,535,231	1
12,434,248	1,100,000	1,802,091	2,296,325	2
4,188,806	2,850,000	399,574	1,028,387	3
2,107,463	170,000	......	......	4
745,587	6,235,316	2,153,588	1,649,218	5
18,521,890	2,584,785	2,086,329	3,577,677	6
37,997,994	12,940,101	6,441,582	8,551,607	7
12,148	......	......	......	8
37,985,846	12,940,101	6,441,582	8,551,607	9
350,000	150,000	1,600,000	938,563	10
222,963,967	48,124,160	32,962,025	42,328,973	11
21,741,463	4,346,748	4,110,483	8,634,087	12
244,705,430	52,470,908	37,072,508	50,963,060	13
1,896,592	1,253,520	812,189	756,259	14
909,257	......	9,010	......	15
815,735	234,412	182,721	186,578	16
......	......	35,642	65,586	17
19,767	......	......	......	18
2,468,361	49,031	384,172	512,510	19
$297,010,571	$69,472,509	$47,272,835	$63,509,394	20
$254,427,804	$63,520,706	$43,561,960	$57,549,667	21
1,861,186	68,444	154,581	126,669	22
256,288,990	63,589,150	43,716,541	57,676,336	23
......	......	......	......	24
15,189,000	......	......	......	25
3,152,849	544,237	572,590	274,000	26
274,630,839	64,133,387	44,289,131	57,950,336	27
......	......	......	......	28
3,000,000	......	......	......	29
......	......	......	......	30
12,685,415	3,200,000	2,186,300	3,155,572	31
5,887,583	2,112,328	737,404	2,327,424	32
806,734	26,794	60,000	76,062	33
......	......	......	......	34
22,379,732	5,339,122	2,983,704	5,559,058	35
$297,010,571	$69,472,509	$47,272,835	$63,509,394	36
$2,000,000	$700,000	$600,000	$700,000	37
$2,032,077	$373,601	$384,981	$420,702	38
$16,213,176	$4,509,643	$2,710,029	$3,321,559	39
				40
5.25	5.25	5.25	5.25	41
5.75	....	5.75	5.75	42
5.00	5.00	5.00	5.00	43
3.25	3.25	4.00	3.50	44
6.50-8.00	6.50-8.00	6.50-8.00	6.50-8.00	45

		PETERBOROUGH
	CONSOLIDATED REPORT OF CONDITION	PETERBOROUGH SAVINGS BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 1,774,906
2	U. S. Government obligations	6,217,399
3	U. S. Government agencies	2,352,359
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	6,513,648
6	Corporate stocks	5,473,399
7	Total securities	20,556,805
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	20,556,805
10	Federal funds sold and loans & securities purchased under agreement to resell	3,000,000
11	Real estate loans	62,843,979
12	Other loans	7,498,608
13	Total loans	70,342,587
14	Bank premises and other assets representing bank premises (net)	452,826
15	Leasehold improvements (net)	33,020
16	Furniture, fixtures and equipment (net)	181,171
17	Other real estate owned (net)	273,225
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	556,439
20	Total Assets	$97,170,979
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$87,545,946
22	Other deposits	67,494
23	Total deposits	87,613,440
24	Securities and loans sold under agreements to repurchase	......
25	Other borrowings	187,750
26	Other liabilities	575,577
27	Total liabilities	88,376,767
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	......
31	Guaranty fund	4,500,000
32	Undivided profits	1,729,273
33	Reserve for bad debts	2,564,939
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	8,794,212
36	Total Liabilities and Capital Funds	$97,170,979
	GENERAL INFORMATION	
37	Surety coverage	$800,000
38	Total compensation paid to officers and employees (including trustee fees)	$562,525
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$5,254,904
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	Special notice	....
43	N.O.W.	5.00
44	Escrow funds	3.25
45	Certificates of deposit	5.75-8.00

PLYMOUTH	PORTSMOUTH			
PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	
$ 857,178	$ 1,488,818	$ 1,208,208	$ 2,701,896	1
1,397,209	1,786,009	1,898,353	1,002,196	2
819,122	2,484,457	12,835,075	1,783,487	3
598,258	1,616	......	1,228,180	4
2,428,449	5,205,520	5,506,359	2,005,829	5
6,128,229	1,594,777	8,259,751	2,103,477	6
11,371,267	11,072,379	28,499,538	8,123,169	7
......	......	......	......	8
11,371,267	11,072,379	28,499,538	8,123,169	9
900,000	1,200,000	5,200,000	800,000	10
38,544,118	27,267,851	77.405,717	31,771,192	11
2,268,203	1,718,863	9,484,506	3,970,429	12
40,812,321	28,986,714	86,890,223	35,741,621	13
1,225,683	683,959	1,085,114	1,035,863	14
......	......	......	......	15
62,362	144,768	181,371	130,746	16
302,518	4,000	1,183	111,473	17
......	......	......	......	18
5,707	237,656	244,400	293,583	19
$55,537,036	$43,818,294	$123,310,037	$48,938,351	20
$49,386,258	$40,489,312	$111,801,887	$44,831,542	21
......	21,706	347,388	201,845	22
49,386,258	40,511,018	112,149,275	45,033,387	23
......	......	......	......	24
48,750	......	12,000	......	25
5,193	123,630	279,942	221,639	26
49,440,201	40,634,648	112,441,217	45,255,026	27
......	......	......	......	28
......	......	......	......	29
400,000	......	......	300,000	30
2,250,000	2,024,000	5,650,000	2,012,500	31
2,968,763	1,073,019	4,342,040	1,077,349	32
478,072	86,627	867,780	293,476	33
......	......	9,000	......	34
6,096,835	3,183,646	10,868,820	3,683,325	35
$55,537,036	$43,818,294	$123,310,037	$48,938,351	36
$700,000	$500,000	$1,000,000	$700,000	37
$237,379	$226,122	$541,534	$245,619	38
$2,933,616	$2,359,184	$6,846,502	$2,753,184	39
				40
5.25	5.25	5.25	5.25	41
....	5.75	5.75	5.75	42
5.00	5.00	5.00	5.00	43
....	5.25	3.25	3.25	44
6.50-8.00	6.50-8.00	6.50-8.00	6.50-8.00	45

		ROCHESTER
	CONSOLIDATED REPORT OF CONDITION	ROCHESTER SAVINGS BANK AND TRUST COMPANY
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 1,058,973
2	U. S. Government obligations	6,261,681
3	U. S. Government agencies	401,314
4	State, county, municipal obligations	11,966,910
5	Other bonds, notes and debentures	432,100
6	Corporate stocks	2,419,956
7	Total securities	21,481,961
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	21,481,961
10	Federal funds sold and loans & securities purchased under agreement to resell	2,600,000
11	Real estate loans	73,005,515
12	Other loans	5,365,949
13	Total loans	78,371,464
14	Bank premises and other assets representing bank premises (net)	625,936
15	Leasehold improvements (net)	15,586
16	Furniture, fixtures and equipment (net)	123,287
17	Other real estate owned (net)	125,518
18	Investment in unconsolidated subsidiaries and other affiliates	......
19	Other assets	628,298
20	Total Assets	$105,031,023
	LIABILITIES AND CAPITAL FUNDS	
21	Time/savings deposits	$ 95,906,623
22	Other deposits	470,199
23	Total deposits	96,376,822
24	Securities and loans sold under agreements to repurchase	......
25	Other borrowings	75,000
26	Other liabilities	491,539
27	Total liabilities	96,943,361
28	Minority interest in consolidated subsidiaries	......
29	Capital notes and debentures	......
30	Capital stock	600,000
31	Guaranty fund	4,200,000
32	Undivided profits	2,431,604
33	Reserve for bad debts	856,058
34	Reserve for contingencies and other capital reserves	......
35	Total capital funds	8,087,662
36	Total Liabilities and Capital Funds	$105,031,023
	GENERAL INFORMATION	
37	Surety coverage	$1,000,000
38	Total compensation paid to officers and employees (including trustee fees)	$457,830
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$5,852,949
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	Special notice	....
43	N.O.W.	5.00
44	Escrow funds	3.25
45	Certificates of deposit	6.50-8.00

SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
FIRST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
$ 788,627	$ 1,610,235	$ 825,163	$ 916,933	$ 1,313,454	1
782,885	11,026,425	450,119	1,706,559	1,259,646	2
250,000	754,375	751,044	1,203,983	1,855,259	3
......	......	......	......	......	4
......	1,603,730	85,235	2,680,366	1,085,185	5
......	4,228,705	120,571	1,838,350	807,795	6
1,032,885	17,613,235	1,406,969	7,429,258	5,007,885	7
......	61,523	......	......	......	8
1,032,885	17,551,712	1,406,969	7,429,258	5,007,885	9
1,050,000	4,125,000	447,718	1,675,000	1,900,000	10
1,113,432	57,785,368	6,522,708	38,283,898	10,442,773	11
77,717	6,344,618	908,798	5,330,533	2,864,628	12
1,191,149	64,129,986	7,431,506	43,614,431	13,307,401	13
140,313	1,438,959	69,154	405,348	389,201	14
31,053	......	......	......	......	15
16,337	461,843	14,645	99,686	105,004	16
......	303,064	......	561,631	......	17
......	......	......	......	16,260	18
86,783	1,382,794	99,330	614,480	18,226	19
$4,337,147	$91,003,593	$10,294,485	$55,316,767	$22,057,431	20
$3,351,851	$80,968,449	$ 9,412,362	$50,732,837	$20,183,286	21
14,664	182,707	21,428	115,767	11,025	22
3,366,515	81,151,156	9,433,790	50,848,604	20,194,311	23
......	......	......	......	......	24
......	2,250,000	......	......	......	25
15,099	780,503	24,929	305,924	23,952	26
3,381,614	84,181,659	9,458,719	51,154,528	20,218,263	27
......	......	......	......	......	28
......	......	329,500	......	......	29
320,000	......	......	......	167,020	30
330,000	4,050,000	475,000	2,600,000	1,136,630	31
305,533	2,580,749	31,266	934,374	392,669	32
......	191,185	......	626,665	142,849	33
......	......	......	1,200	......	34
955,533	6,821,934	835,766	4,162,239	1,839,168	35
$4,337,147	$91,003,593	$10,294,485	$55,316,767	$22,057,431	36
$250,000	$1,000,000	$200,000	$1,000,000	$500,000	37
$78,219	$595,771	$84,771	$285,507	$155,125	38
$110,372	$4,976,492	$498,218	$3,106,602	$1,137,792	39
					40
5.25	5.25	5.25	5.25	5.25	41
5.75	....	5.75	....	5.75	42
5.00	5.00	....	5.00	5.00	43
3.50	3.50	3.25	3.25	3.25	44
6.50-7.75	6.50-8.00	6.50-8.00	6.50-8.00	6.25-8.00	45

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		CLAREMONT
		CLAREMONT SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$4,797,260
3	Interest and dividends on securities	769,003
4	Commissions, collection, exchange and service charges	53,237
5	Income on federal funds sold and loans & securities purchased under agreement to resell	119,360
6	Other operating earnings	115,677
7	Total Operating Earnings	5,854,537
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	451,368
10	Employee benefits	98,299
11	Net occupancy expense of bank premises	157,703
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	16,921
14	Furniture and equipment expense	67,388
15	Net actual loan losses	41,562
16	Other operating expenses	301,143
17	Total Operating Expenses	1,134,384
18	NET OPERATING EARNINGS BEFORE TAXES	4,720,153
19	LESS: Applicable income taxes	153,178
20	NET OPERATING EARNINGS AFTER TAXES	4,566,975
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	310,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	4,256,975
23	INTEREST AND DIVIDENDS ON DEPOSITS	3,844,634
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	412,341
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	(70,262)
27	Other net non-operating (charges)/credits	6,857
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(63,405)
29	NET INCOME	348,936
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	......
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	348,936
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	348,936
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	832,102
37	CAPITAL ACCOUNT AT END OF PERIOD*	$1,181,038

*Excludes guaranty fund

	CONCORD		DOVER		
CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	STRAFFORD SAVINGS BANK	
					1
$6,324,666	$4,049,610	$17,792,257	$2,859,218	$5,451,160	2
1,891,506	1,244,396	3,312,684	333,069	1,152,086	3
925	1,728	163,224	18,788	32,081	4
208,287	156,079	1,602	51,320	205,205	5
63,855	9,797	622,270	52,168	39,390	6
8,489,239	5,461,610	21,892,037	3,314,563	6,879,922	7
					8
799,814	382,290	1,625,573	324,875	357,931	9
190,049	110,836	296,078	66,806	79,493	10
173,367	69,592	350,700	104,062	63,554	11
......	......	......	28,000	......	12
......	......	844,311	76,456	2,625	13
148,581	38,748	275,823	38,963	49,193	14
205,630	4,925	125,152	1,620	98	15
510,935	285,072	1,424,664	272,178	280,175	16
2,028,376	891,463	4,942,301	912,960	833,069	17
6,460,863	4,570,147	16,949,736	2,401,603	6,046,853	18
312,843	242,203	1,070,117	68,875	444,707	19
6,148,020	4,327,944	15,879,619	2,332,728	5,602,146	20
500,000	......	1,000,000	140,000	200,000	21
5,648,020	4,327,944	14,879,619	2,192,728	5,402,146	22
5,769,581	3,625,064	13,731,670	2,071,783	4,777,966	23
(121,561)	702,880	1,147,949	120,945	624,180	24
					25
192,644	12,841	483,520	(4,380)	9,362	26
1,870	5,963	60,596	569	2,000	27
194,514	18,804	544,116	(3,811)	11,362	28
72,953	721,684	1,692,065	117,134	635,542	29
......	310,000	......	......	......	30
......	......	......	......	......	31
72,953	411,684	1,692,065	117,134	635,542	32
......	......	......	......	......	33
......	......	......	......	......	34
72,953	411,684	1,692,065	117,134	635,542	35
2,793,829	3,431,752	10,404,472	1,055,436	4,618,391	36
$2,866,782	$3,843,436	$12,096,537	$1,172,570	$5,253,933	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		FRANKLIN
		FRANKLIN SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$2,981,920
3	Interest and dividends on securities	498,695
4	Commissions, collection, exchange and service charges	33,702
5	Income on federal funds sold and loans & securities purchased under agreement to resell	18,832
6	Other operating earnings	38,723
7	Total Operating Earnings	3,571,872
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	320,431
10	Employee benefits	93,246
11	Net occupancy expense of bank premises	132,681
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	1,912
14	Furniture and equipment expense	66,410
15	Net actual loan losses	(33,030)
16	Other operating expenses	263,876
17	Total Operating Expenses	845,526
18	NET OPERATING EARNINGS BEFORE TAXES	2,726,346
19	LESS: Applicable income taxes	84,413
20	NET OPERATING EARNINGS AFTER TAXES	2,641,933
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	125,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	2,516,933
23	INTEREST AND DIVIDENDS ON DEPOSITS	2,329,282
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	187,651
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	(9,719)
27	Other net non-operating (charges)/credits	......
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(9,719)
29	NET INCOME	177,932
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	......
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	177,932
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	177,932
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	1,698,233
37	CAPITAL ACCOUNT AT END OF PERIOD*	$1,876,165

*Excludes guaranty fund

GORHAM	GREENVILLE	HANOVER	KEENE	
GORHAM SAVINGS BANK	THE MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
				1
$ 989,061	$728,294	$8,175,390	$ 8,165,501	2
112,448	114,766	1,085,172	1,606,611	3
10,433	17,676	93,557	35,129	4
26,200	11,594	140,023	251,806	5
2,328	......	224,694	180,554	6
1,140,470	872,330	9,718,836	10,239,601	7
				8
115,251	113,007	727,794	777,480	9
22,175	19,272	108,607	170,757	10
20,511	13,164	150,034	159,967	11
25,500	......	......	......	12
7,527	......	446,093	23,730	13
19,546	......	117,246	198,512	14
15,998	......	9,748	33,391	15
97,933	67,393	642,662	565,734	16
324,441	212,836	2,202,184	1,929,571	17
816,029	659,494	7,516,652	8,310,030	18
......	23,949	76,000	261,864	19
816,029	635,545	7,440,652	8,048,166	20
33,000	50,000	375,000	700,000	21
783,029	585,545	7,065,652	7,348,166	22
769,998	517,754	6,476,519	7,141,338	23
13,031	67,791	589,133	206,828	24
				25
42	(7,633)	(6,959)	14,668	26
14,756	(1,174)	(366,127)	1,296	27
14,798	(8,807)	(373,086)	15,964	28
27,829	58,984	216,047	222,792	29
......	......	......	......	30
......	......	......	......	31
27,829	58,984	216,047	222,792	32
......	......	......	......	33
......	......	......	......	34
27,829	58,984	216,047	222,792	35
436,904	325,920	2,491,740	3,389,715	36
$ 464,733	$384,904	$2,707,787	$ 3,612,507	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		KEENE
		KEENE SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$3,760,369
3	Interest and dividends on securities	631,954
4	Commissions, collection, exchange and service charges	18,544
5	Income on federal funds sold and loans & securities purchased under agreement to resell	174,010
6	Other operating earnings	8,974
7	Total Operating Earnings	4,593,851
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	314,999
10	Employee benefits	50,932
11	Net occupancy expense of bank premises	189,475
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	2,880
14	Furniture and equipment expense	120,701
15	Net actual loan losses	2,951
16	Other operating expenses	231,291
17	Total Operating Expenses	913,229
18	NET OPERATING EARNINGS BEFORE TAXES	3,680,622
19	LESS: Applicable income taxes	179,355
20	NET OPERATING EARNINGS AFTER TAXES	3,501,267
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	295,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	3,206,267
23	INTEREST AND DIVIDENDS ON DEPOSITS	3,187,163
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	19,104
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	2,300
27	Other net non-operating (charges)/credits	3,779
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	6,079
29	NET INCOME	25,183
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	......
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	25,183
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	25,183
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	1,518,947
37	CAPITAL ACCOUNT AT END OF PERIOD*	$1,544,130

*Excludes guaranty fund

LACONIA	LANCASTER	LEBANON	LITTLETON	
LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	LITTLETON SAVINGS BANK	
				1
$6,612,729	$1,183,860	$4,015,819	$6,080,896	2
1,882,893	535,875	623,963	952,031	3
21,399	6,127	45,857	15,851	4
130,950	29,783	72,292	86,541	5
72,356	3,839	16,827	41,131	6
8,720,327	1,759,484	4,774,758	7,176,450	7
				8
374,770	154,539	408,753	425,705	9
64,657	19,907	102,265	75,580	10
90,546	13,193	75,253	42,352	11
......	......	......	......	12
......	......	12,218	36,240	13
49,257	30,849	67,057	60,390	14
(31,981)	37,106	6,748	21,779	15
397,585	121,598	244,169	392,784	16
944,834	377,192	916,463	1,054,830	17
7,775,493	1,382,292	3,858,295	6,121,620	18
435,167	58,400	212,923	378,328	19
7,340,326	1,323,892	3,645,372	5,743,292	20
......	......	125,000	325,000	21
7,340,326	1,323,892	3,520,372	5,418,292	22
6,106,331	1,028,419	2,887,896	4,863,301	23
1,233,995	295,473	632,476	554,991	24
				25
(179,292)	(56,362)	(22,379)	(89,710)	26
74,627	48,468	(262,324)	(21,041)	27
(104,665)	(7,894)	(284,703)	(110,751)	28
1,129,330	287,579	347,773	444,240	29
500,000	400,000	......	......	30
......	94,400	......	......	31
629,330	(206,821)	347,773	444,240	32
......	......	......	......	33
......	......	......	......	34
629,330	(206,821)	347,773	444,240	35
6,876,548	# 1,497,458	2,187,964	4,002,574	36
$7,505,878	$1,290,637	$2,535,737	$4,446,814	37

Adjusted

		MANCHESTER
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	AMOSKEAG SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$22,524,105
3	Interest and dividends on securities	10,880,312
4	Commissions, collection, exchange and service charges	20,281
5	Income on federal funds sold and loans & securities purchased under agreement to resell	1,211,099
6	Other operating earnings	204,983
7	Total Operating Earnings	34,840,780
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	1,883,647
10	Employee benefits	351,000
11	Net occupancy expense of bank premises	403,102
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	150,771
14	Furniture and equipment expense	182,618
15	Net actual loan losses	24,743
16	Other operating expenses	1,873,903
17	Total Operating Expenses	4,869,784
18	NET OPERATING EARNINGS BEFORE TAXES	29,970,996
19	LESS: Applicable income taxes	930,000
20	NET OPERATING EARNINGS AFTER TAXES	29,040,996
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	1,250,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	27,790,996
23	INTEREST AND DIVIDENDS ON DEPOSITS	24,809,808
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	2,981,188
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	(553,187)
27	Other net non-operating (charges)/credits	(1,191,753)
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(1,744,940)
29	NET INCOME	1,236,248
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	......
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	1,236,248
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	1,236,248
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	22,886,264
37	CAPITAL ACCOUNT AT END OF PERIOD*	$24,122,512

*Excludes guaranty fund

MANCHESTER	MEREDITH	NEWPORT		
THE MERCHANTS SAVINGS BANK OF MANCHESTER NEW HAMPSHIRE	MEREDITH VILLAGE SAVINGS BANK	NEWPORT SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
				1
$21,211,345	$4,616,171	$3,211,632	$4,422,374	2
2,873,816	1,095,763	525,250	681,902	3
306,336	3,364	97,347	......	4
290,082	93,073	162,067	116,884	5
198,404	376,279	91,007	38,704	6
24,879,983	6,184,650	4,087,303	5,259,864	7
				8
2,032,077	373,601	384,981	409,753	9
400,857	55,077	68,059	89,266	10
729,364	74,924	117,612	113,762	11
262,588	......	......	......	12
704,055	12,215	......	......	13
421,582	61,882	55,565	129,840	14
37,390	......	9,922	11,935	15
1,877,008	255,910	289,787	265,453	16
6,464,921	833,609	925,926	1,020,009	17
18,415,062	5,351,041	3,161,377	4,239,855	18
535,951	157,000	95,775	119,800	19
17,879,111	5,194,041	3,065,602	4,120,055	20
1,139,967	350,000	181,100	260,500	21
16,739,144	4,844,041	2,884,502	3,859,555	22
16,213,176	4,509,643	2,710,029	3,321,559	23
525,968	334,398	174,473	537,996	24
				25
227,180	87,066	40,208	41,420	26
(11,705)	501,023	3,276	1,315	27
215,475	588,089	43,484	42,735	28
741,443	922,487	217,957	580,731	29
......	......	......	295,072	30
......	......	......	......	31
741,443	922,487	217,957	285,659	32
......	......	......	......	33
......	......	......	......	34
741,443	922,487	217,957	285,659	35
8,952,874	1,216,635	579,447	2,117,827	36
$ 9,694,317	$2,139,122	$ 797,404	$2,403,486	37

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PETERBOROUGH
		PETERBOROUGH SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$6,084,544
3	Interest and dividends on securities	1,520,078
4	Commissions, collection, exchange and service charges	45,543
5	Income on federal funds sold and loans & securities purchased under agreement to resell	148,256
6	Other operating earnings	64,686
7	Total Operating Earnings	7,863,107
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	562,525
10	Employee benefits	122,978
11	Net occupancy expense of bank premises	127,306
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	......
14	Furniture and equipment expense	58,993
15	Net actual loan losses	14,013
16	Other operating expenses	411,213
17	Total Operating Expenses	1,297,028
18	NET OPERATING EARNINGS BEFORE TAXES	6,566,079
19	LESS: Applicable income taxes	299,396
20	NET OPERATING EARNINGS AFTER TAXES	6,266,683
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	500,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	5,766,683
23	INTEREST AND DIVIDENDS ON DEPOSITS	5,254,904
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	511,779
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	1,154
27	Other net non-operating (charges)/credits	(20,553)
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(19,399)
29	NET INCOME	492,380
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	......
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	492,380
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	492,380
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	3,801,832
37	CAPITAL ACCOUNT AT END OF PERIOD*	$4,294,212

*Excludes guaranty fund

PLYMOUTH	PORTSMOUTH			
PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	
				1
$3,572,995	$2,419,312	$ 7,260,712	$3,022,556	2
960,398	855,858	2,535,132	771,108	3
41,161	6,251	91,757	11,925	4
85,393	76,448	376,435	40,138	5
34,450	11,322	23,737	19,821	6
4,694,397	3,369,191	10,287,773	3,865,548	7
				8
237,379	226,122	541,534	219,639	9
74,353	31,443	60,740	38,700	10
26,598	85,966	140,515	77,155	11
......	......	......	......	12
1,358	......	1,263	......	13
28,338	36,173	84,330	53,167	14
......	547	(7,493)	(4,384)	15
206,838	243,026	656,292	244,912	16
574,864	623,277	1,477,181	629,189	17
4,119,533	2,745,914	8,810,592	3,236,359	18
423,274	90,540	530,361	123,853	19
3,696,259	2,655,374	8,280,231	3,112,506	20
250,000	108,000	770,000	120,000	21
3,446,259	2,547,374	7,510,231	2,992,506	22
2,933,616	2,359,184	6,846,502	2,753,184	23
512,643	188,190	663,729	239,322	24
				25
(32,183)	(594)	(193,032)	33,196	26
(7,210)	(1,916)	1,567	(548)	27
(39,393)	(2,510)	(191,465)	32,648	28
473,250	185,680	472,264	271,970	29
......	......	......	......	30
72,000	......	......	24,000	31
401,250	185,680	472,264	247,970	32
......	......	......	......	33
......	......	......	......	34
401,250	185,680	472,264	247,970	35
3,445,585	973,964	4,746,556	1,422,854	36
$3,846,835	$1,159,644	$ 5,218,820	$1,670,824	37

		ROCHESTER
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	ROCHESTER SAVINGS BANK AND TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$7,012,287
3	Interest and dividends on securities	1,239,595
4	Commissions, collection, exchange and service charges	178,240
5	Income on federal funds sold and loans & securities purchased under agreement to resell	155,472
6	Other operating earnings	34,618
7	Total Operating Earnings	8,620,212
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	457,830
10	Employee benefits	104,018
11	Net occupancy expense of bank premises	67,494
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	......
14	Furniture and equipment expense	27,446
15	Net actual loan losses	47,640
16	Other operating expenses	540,771
17	Total Operating Expenses	1,245,199
18	NET OPERATING EARNINGS BEFORE TAXES	7,375,013
19	LESS: Applicable income taxes	315,503
20	NET OPERATING EARNINGS AFTER TAXES	7,059,510
21	TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	300,000
22	NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	6,759,510
23	INTEREST AND DIVIDENDS ON DEPOSITS	5,852,949
24	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	906,561
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	(41,144)
27	Other net non-operating (charges)/credits	......
28	TOTAL NET-OPERATING (CHARGES)/CREDITS	(41,144)
29	NET INCOME	865,417
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	DIVIDENDS PAID ON CAPITAL STOCK	390,720
32	NET INCOME AFTER TRANSFERS AND DIVIDENDS	474,697
33	OTHER INCREASES IN CAPITAL ACCOUNTS	......
34	OTHER DECREASES IN CAPITAL ACCOUNTS	......
35	NET CHANGE FOR PERIOD	474,697
36	CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	3,412,965
37	CAPITAL ACCOUNT AT END OF PERIOD*	$3,887,662

*Excludes guaranty fund

SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
FIRST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
					1
$ 56,433	$5,671,296	$643,586	$3,623,732	$1,172,054	2
58,654	1,466,611	107,994	612,887	413,919	3
1,578	40,479	4,514	18,651	......	4
88,104	257,691	29,986	149,271	134,868	5
65,390	212,886	25,284	10,900	50,746	6
270,159	7,648,963	811,364	4,415,441	1,771,587	7
					8
76,704	595,771	76,011	285,507	142,224	9
11,796	165,019	15,829	61,347	24,661	10
39,914	204,632	14,749	53,826	40,531	11
......	......	25,770	......	......	12
......	210,085	......	4,347	......	13
5,311	129,644	6,110	56,869	49,295	14
......	3,406	(1,995)	228,769	43,449	15
70,529	480,887	50,579	326,430	108,280	16
204,254	1,789,444	187,053	1,017,095	408,440	17
65,905	5,859,519	624,311	3,398,346	1,363,147	18
......	300,845	18,708	......	......	19
65,905	5,558,674	605,603	3,398,346	1,363,147	20
......	400,000	74,450	110,000	......	21
65,905	5,158,674	531,153	3,288,346	1,363,147	22
110,372	4,976,492	498,218	3,106,602	1,137,792	23
(44,467)	182,182	32,935	181,744	225,355	24
					25
......	326,162	(5,042)	(50,395)	(86,068)	26
......	8,241	2,718	(9,900)	......	27
......	334,403	(2,324)	(60,295)	(86,068)	28
(44,467)	516,585	30,611	121,449	139,287	29
......	......	550	......	......	30
......	......	......	......	39,218	31
(44,467)	516,585	30,061	121,449	100,069	32
......	......	......	......	27,020	33
......	......	......	......	......	34
(44,467)	516,585	30,061	121,449	127,089	35
670,000	2,255,349	330,705	1,440,790	575,449	36
$625,533	$2,771,934	$360,766	$1,562,239	$ 702,538	37

REPORT OF CONDITION OF TRUST DEPARTMENTS OF GUARANTY SAVINGS BANK	PORTSMOUTH	ROCHESTER
	PORTSMOUTH TRUST COMPANY	ROCHESTER SAVINGS BANK AND TRUST COMPANY
ASSETS		
(CENTS OMITTED)		
Balances with banks	$ 476,841	$ 2,701,096
Government, state and municipal bonds	295,092	2,303,526
Other bonds	355,342	6,506,254
Corporate stocks	719,216	8,254,368
Other assets	25,007	375,523
Total Assets	$1,871,498	$20,140,767
LIABILITIES		
Invested principal of trusts, agencies, estates	$1,816,084	$20,001,941
Uninvested principal of trusts, agencies, estates	26,204	......
Invested income of trusts, agencies, estates	......	11,925
Uninvested income of trusts, agencies, estates	29,210	126,901
Total Liabilities	$1,871,498	$20,140,767

CONSOLIDATED AGGREGATE REPORT OF CONDITION

SAVINGS BANKS

No. Savings Banks Reporting	32 June 30, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 69,407	2.43
U. S. Government obligations	178,033	6.24
U. S. Government agencies	88,756	3.11
State, county, municipal obligations	20,089	.70
Other bonds, notes and debentures	117,198	4.11
Corporate stocks	153,367	5.37
Total securities	557,443	19.53
LESS: Premium and valuation reserves	785	.03
Total securities net of premium and valuation reserves	556,658	19.50
Federal funds sold and loans & securities purchased under agreement to resell	62,236	2.18
Real estate loans	1,874,096	65.63
Other loans	221,748	7.77
Total loans	2,095,844	73.40
Bank premises and other assets representing bank premises (net)	35,820	1.25
Leasehold improvements (net)	1,362	.05
Furniture, fixtures and equipment (net)	6,595	.23
Other real estate owned (net)	3,332	.12
Investment in unconsolidated subsidiaries and other affiliates	370	.01
Other assets	23,673	.83
Total Assets	$2,855,297	100.00
		% of Total Liabilities and Capital Funds
LIABILITIES AND CAPITAL FUNDS		
Time/savings deposits	$2,520,916	88.29
Other deposits	12,494	.44
Total deposits	2,533,410	88.73
Securities and loans sold under agreements to repurchase	3,446	.12
Other borrowings	52,126	1.83
Other liabilities	20,425	.71
Total liabilities	2,609,407	91.39
Minority interest in consolidated subsidiaries	......	...
Capital notes and debentures	4,030	.14
Capital stock	2,187	.08
Guaranty fund	127,848	4.48
Undivided profits	93,157	3.26
Reserve for bad debts	18,364	.64
Reserve for contingencies and other capital reserves	304	.01
Total capital funds	245,890	8.61
Total Liabilities and Capital Funds	$2,855,297	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	June 30, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$180,493
Interest and dividends on securities	43,346
Commissions, collection, exchange and service charges	1,436
Income on federal funds sold and loans and securities purchased under agreement to resell	5,099
Other operating earnings	2,956
Total Operating Earnings	233,330
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,601)	16,180
Employee benefits	3,244
Net occupancy expense of bank premises	4,123
Interest on capital notes and debentures	342
Interest on borrowings and related liabilities	2,555
Furniture and equipment expense	2,736
Net actual loan losses	850
Other operating expenses	14,001
Total Operating Expenses	44,031
NET OPERATING EARNINGS BEFORE TAXES	189,299
LESS: Applicable income taxes	7,943
NET OPERATING EARNINGS AFTER TAXES	181,356
TRANSFERS TO GUARANTY FUND REQUIRED BY RSA 386:9 & 10	9,992
NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	171,364
INTEREST AND DIVIDENDS ON DEPOSITS	156,523
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	14,841
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	63
Other net non-operating (charges)/credits	(1,155)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(1,092)
NET INCOME	13,749
OTHER TRANSFERS TO GUARANTY FUND	1,506
DIVIDENDS PAID ON CAPITAL STOCK	620
NET INCOME AFTER TRANSFERS AND DIVIDENDS	11,623
OTHER INCREASES IN CAPITAL ACCOUNTS	27
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE FOR PERIOD	11,650
CAPITAL ACCOUNT AT BEGINNING OF PERIOD*	106,391
CAPITAL ACCOUNT AT END OF PERIOD*	$118,041

*Excludes guaranty fund

AGGREGATE REPORT OF THE TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANKS

No. Trust Departments Reporting	2 June 30, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Balances with banks	$ 3,178	14.44
Government, state and municipal bonds	2,599	11.81
Other bonds	6,861	31.17
Corporate stocks	8,973	40.76
Other assets	401	1.82
Total Assets	$22,012	100.00
LIABILITIES		% of Total Liabilities
Invested principal of trusts, agencies, estates	$21,818	99.12
Uninvested principal of trusts, agencies, estates	26	.12
Invested income of trusts, agencies, estates	12	.05
Uninvested income of trusts, agencies, estates	156	.71
Total Liabilities	$22,012	100.00

ABSTRACTS OF THE ANNUAL REPORT

OF

COOPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS,

DIRECTORS AND MEMBERS OF

INVESTMENT COMMITTEE

BERLIN

BERLIN CO-OPERATIVE BANK
15 MAIN STREET - 03570
TEL. 752-1330

BRANCH OFFICE
177 MAIN STREET, GORHAM - 03581
TEL. 466-5171

Year of Incorporation, 1890

Benoit R. Richards
Chairman of the Board

Gerald M. Martel
President

Roland H. Leighton
Executive Vice President and Secretary

John D. Morris
Vice President

Jeannette Nichols
Loan Officer

Otis J. Bartlett
Treasurer

Anita Fontaine
Assistant Treasurer and Branch Manager

Carole Lamirande
Assistant Secretary and Loan Officer

DIRECTORS

Otis J. Bartlett
Joseph V. Fornia
Donald Guerringue
Arnold P. Hanson, Jr.
Eli Isaacson
Daniel A. Labnon
*Gerald M. Martel
Joseph Micucci
*John D. Morris
*Benoit R. Richards
Paul Sylvestre

EXETER

EXETER CO-OPERATIVE BANK
1 CENTER STREET - 03833
TEL. 772-9324

BRANCH OFFICES
53 LINCOLN STREET, EXETER - 03833
TEL. 778-7131

MAIN & WIGHT STREETS, RAYMOND - 03077
TEL. 895-9032

PORTSMOUTH AVENUE & WINNICUT ROAD
STRATHAM - 03885
TEL. 772-9324

Year of Incorporation, 1892

Horace E. Grant
Chairman of the Board

Edwin L. Saari
Vice Chairman of the Board and Secretary

Joseph Wyatt
President

Joseph A. Gorski
Sydney A. Merrill
Frederick E. Towne, Jr.
Assistant Treasurers

Patrick J. Maher
Vice President and Treasurer

Thomas K. Thornton
Vice President

DIRECTORS

*John A. Bell
Dwight W. Brown
George C. Gove
Horace E. Grant
Edward B. Miles
Wesley S. Nickerson
*Edwin L. Saari
Roger P. Sloan
*Joseph Wyatt

*Investment Committee Member

FRANKLIN

FRANKLIN CO-OPERATIVE BANK
354 CENTRAL STREET - 03235
TEL. 934-3125

Year of Incorporation, 1887

James A. Whittemore
President,
Treasurer and
Secretary

Donald A. Everett
Vice President
and Assistant
Treasurer

Doris M. Lepianka
Assistant Secretary

DIRECTORS

*L. Daniel Dargie, Jr.
*Timothy H. Frost
*John F. Keegan
*Donald A. Everett
*Arthur J. Kidder
*Bradbury M. Prescott
*Victor P. Sokul
*James A. Whittemore

HAMPTON

HAMPTON CO-OPERATIVE BANK
40 HIGH STREET - 03842
TEL. 926-3339

Year of Incorporation, 1915

Dean B. Merrill
Chairman of the Board
and Secretary

D. Malcolm Hamilton
President

Norman N. Merrill
Executive
Vice President

Joseph R. Bradt, Jr.
Thomas G. Ferguson
Vice Presidents

DIRECTORS

Charles B. Bailey
*Stanwood S. Brown
*Francis H. Fitzgerald
*O. Raymond Garland
*D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
*Donald R. Palmer
*Theodore J. Scott

KEENE

KEENE CO-OPERATIVE BANK
100 MAIN STREET - 03431
TEL. 352-5730

Year of Incorporation, 1912

Whalen B. Dunn
President

Rita H. Johnson
Vice President

John R. Harper
Vice President
and Treasurer

DIRECTORS

*Arthur E. Cohen
*John R. Coughlin
*Whalen B. Dunn
*Roland L. Harper
*Emile J. Legere
*Albert B. Stroshine
*Robert W. Therrien
*Roy V. Whitney

MILFORD

MILFORD CO-OPERATIVE BANK
SOUTH STREET - 03055
TEL. 673-2303

Year of Incorporation, 1890

Samuel G. Proctor
Chairman of the Board

Richard D. D'Amato
President
and Treasurer

Paul Pouliot
Vice President

Claire Castanino
Assistant
Treasurer

Chester M. Hall
Secretary

Mary E. Higley
Daniel L. Yohe
Loan Officers

DIRECTORS

Kenneth Boynton
*Richard D. D'Amato
*Chester M. Hall
William E. Kokko
J. Justin Pestana, Jr.
*Samuel G. Proctor
William H. Shuman

*Investment Committee Member

PETERBOROUGH

PETERBOROUGH CO-OPERATIVE BANK
32 GROVE STREET - 03458
TEL. 924-6431

Year of Incorporation, 1920

Socrates W. Kereazis
President

Henry H. Franklin
Vice President

Barbara H. Frechette
Treasurer and Secretary

DIRECTORS

*Harry R. Buxton
*Everett Clement
Clarence J. Derby
Homer J. Forcier
Henry H. Franklin
Barbara H. Frechette
*Socrates W. Kereazis
Kenneth M. McPartland
Forrest C. Mercer
Jere T. Morris
Albert E. Roy

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
ROUTE 125 - 03865
TEL. 382-8525

Year of Incorporation, 1916

John E. Hansbury
Chairman of the Board

Donald E. Wood
President
and Secretary

Shirley E. Francis
Treasurer

Lloyd R. Meacham
Assistant
Vice President

Bernadine A. Fitzgerald
Lillian G. Wicker
Assistant
Treasurers

DIRECTORS

Paul J. Auger
*J. Russell Colcord
John M. Duston
*John E. Hansbury
F. Carroll Heselton
*Fred B. Smith
*Edward B. Vandewater

PORTSMOUTH

PORTSMOUTH CO-OPERATIVE BANK
82 CONGRESS STREET - 03801
TEL. 436-0167

Year of Incorporation, 1890

Wyman P. Boynton
Chairman of the Board

George P. Stone, Jr.
President
and Treasurer

Edith M. Helfen
Assistant
Treasurer

Donald L. Morse
Vice President

David Sanderson
Secretary

DIRECTORS

*Vernon P. Ballard
Wyman P. Boynton
*Frank Butterworth, Jr.
*Joseph P. Conner, Jr.
*James R. Kelly
Sheldon Krasker
David Sanderson
*George P. Stone, Jr.
Robert E. Whalen

SALEM

SALEM CO-OPERATIVE BANK
112 MAIN STREET - 03079
TEL. 898-2153

Year of Incorporation, 1922

Lavington J. Dyson
Chairman of the Board

Kelly P. Dahood
President

Robert W. Thorndike
Secretary

Joyce A. Hall
Vice President
and Treasurer

Linda Couture
Assistant
Treasurer

DIRECTORS

*Kelly P. Dahood
*Lavington J. Dyson
Lloyd G. MacLean
Chester H. Milnes
*Royal A. Roulston
Robert W. Thorndike

*Investment Committee Member

ABSTRACTS OF THE ANNUAL REPORT

OF

COOPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BERLIN BERLIN CO-OPERATIVE BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 839,310
2	U. S. Government obligations	699,443
3	U. S. Government agencies	400,200
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	......
6	Federal Home Loan Bank Stock	189,500
7	Other stock	......
8	Total securities	1,289,143
9	LESS: Premium and valuation reserves	......
10	Total securities net of premium and valuation reserves	1,289,143
11	Real estate loans	22,361,169
12	Other loans	3,412,041
13	Total loans	25,773,210
14	Overnight deposits and loans & securities purchased under agreement to resell	......
15	Bank premises (net)	456,980
16	Leasehold improvements (net)	......
17	Furniture, fixtures and equipment (net)	123,121
18	Total fixed assets	580,101
19	Investment in unconsolidated subsidiaries and other affiliates	......
20	Other real estate owned	......
21	Other assets	306,134
22	Total Assets	$28,787,898
	LIABILITIES AND CAPITAL ACCOUNTS	
23	Time/savings shares and deposits	$26,520,454
24	Advances from FHLB	546,000
25	Other funds borrowed	......
26	Other liabilities	255,579
27	Specific liability reserves	......
28	Total liabilities and specific liability reserves	27,322,033
29	Subordinated notes and debentures	......
30	Guaranty fund	965,000
31	Surplus	434,437
32	Net undivided profits	......
33	Reserve for bad debts	66,428
34	Reserve for contingencies and other capital reserves	......
35	Total capital accounts	1,465,865
36	Total Liabilities and Capital Accounts	$28,787,898
	GENERAL INFORMATION	
37	Surety coverage	$630,000
38	Total compensation paid to officers and employees (including director fees).	$208,467
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$1,623,584
40	Rate of dividends paid during period:	
41	Regular savings	5.00-5.25
42	N.O.W.	5.00
43	Notice accounts	....
44	Escrow accounts	....
45	Certificates of deposit	5.25-7.75
46	Other share accounts	....

EXETER	FRANKLIN	HAMPTON	KEENE	
EXETER CO-OPERATIVE BANK	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	
$ 1,173,240	$ 145,821	$ 527,408	$ 767,894	1
750,000	442,388	......	298,458	2
700,000	200,000	457,110	......	3
......	16,702	700,000	......	4
1,600,000	38,399	......	......	5
683,400	164,100	331,700	435,000	6
......	......	......	......	7
3,733,400	861,589	1,488,810	733,458	8
......	......	......	......	9
3,733,400	861,589	1,488,810	733,458	10
62,865,746	11,298,564	32,792,244	23,952,178	11
1,634,741	1,623,260	1,800,376	4,494,184	12
64,500,487	12,921,824	34,592,620	28,446,362	13
......	202,796	5,950,000	624,679	14
271,992	85,827	267,054	389,182	15
507,130	......	232,689	......	16
1,054,114	48,564	58,373	110,526	17
1,833,236	134,391	558,116	499,708	18
......	......	......	......	19
106,724	30,445	......	215,168	20
569,001	105,485	342,087	392,704	21
$71,916,088	$14,402,351	$43,459,041	$31,679,973	22
$60,096,569	$11,935,852	$40,185,612	$26,445,507	23
6,700,000	1,535,200	700,000	3,587,500	24
......	......	......	......	25
395,966	170,386	288,195	167,506	26
20,036	340,941	3,963	......	27
67,212,571	13,982,379	41,177,770	30,200,513	28
......	......	......	......	29
2,312,011	377,832	1,483,681	1,230,000	30
2,065,524	42,140	773,755	......	31
325,982	......	......	249,460	32
......	......	23,835	......	33
......	......	......	......	34
4,703,517	419,972	2,281,271	1,479,460	35
$71,916,088	$14,402,351	$43,459,041	$31,679,973	36
$945,000	$550,000	$800,000	$800,000	37
$440,284	$118,355	$225,932	$208,610	38
$3,746,933	$769,783	$2,507,667	$1,695,049	39
				40
5.25	5.25	5.25	5.25	41
5.00	5.00	....	5.00	42
5.75	....	5.75	5.75	43
....	3.25	3.25	3.50	44
6.50-8.00	6.00-7.50	6.00-8.00	6.00-8.00	45
....	....	....	....	46

	CONSOLIDATED REPORT OF CONDITION	MILFORD
		MILFORD CO-OPERATIVE BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 608,005
2	U. S. Government obligations	649,808
3	U. S. Government agencies	337,781
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	20,000
6	Federal Home Loan Bank Stock	304,400
7	Other stock	......
8	Total securities	1,311,989
9	LESS: Premium and valuation reserves	4,342
10	Total securities net of premium and valuation reserves	1,307,647
11	Real estate loans	33,344,351
12	Other loans	1,525,067
13	Total loans	34,869,418
14	Overnight deposits and loans & securities purchased under agreement to resell	644,177
15	Bank premises (net)	658,320
16	Leasehold improvements (net)	......
17	Furniture, fixtures and equipment (net)	109,669
18	Total fixed assets	767,989
19	Investment in unconsolidated subsidiaries and other affiliates	......
20	Other real estate owned	142,724
21	Other assets	291,617
22	Total Assets	$38,631,577
	LIABILITIES AND CAPITAL ACCOUNTS	
23	Time/savings shares and deposits	$35,127,342
24	Advances from FHLB	1,250,000
25	Other funds borrowed	......
26	Other liabilities	204,183
27	Specific liability reserves	......
28	Total liabilities and specific liability reserves	36,581,525
29	Subordinated notes and debentures	......
30	Guaranty fund	1,209,167
31	Surplus	708,144
32	Net undivided profits	132,741
33	Reserve for bad debts	......
34	Reserve for contingencies and other capital reserves	......
35	Total capital accounts	2,050,052
36	Total Liabilities and Capital Accounts	$38,631,577
	GENERAL INFORMATION	
37	Surety coverage	$705,000
38	Total compensation paid to officers and employees (including director fees).	$238,772
	PERIOD JULY 1, 1978 THROUGH JUNE 30, 1979	
39	Amount of interest paid to depositors	$2,173,878
40	Rate of dividends paid during period:	
41	Regular savings	5.25
42	N.O.W.	5.00
43	Notice accounts	5.75
44	Escrow accounts	3.25
45	Certificates of deposit	6.50-8.00
46	Other share accounts	....

PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM	
PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
$ 39,856	$ 1,189,058	$ 580,505	$ 5,814,584	1
380,315	399,172	300,000	799,185	2
208,790	800,000	377,817	799,000	3
......	100,000	......	......	4
......	......	......	337,240	5
75,000	273,000	115,000	351,400	6
......	......	......	333,038	7
664,105	1,572,172	792,817	2,619,863	8
......	......	......	......	9
664,105	1,572,172	792,817	2,619,863	10
6,066,418	31,337,517	13,033,169	41,535,538	11
229,457	732,181	418,207	1,772,898	12
6,295,875	32,069,698	13,451,376	43,308,436	13
				14
346,777	965,483	250,000	......	
5,340	115,000	298,595	221,135	15
......	12,324	......	......	16
7,325	105,223	71,653	87,593	17
12,665	232,547	370,248	308,728	18
......	......	......	......	19
......	......	......	......	20
......	227,677	125,525	19,509	21
$7,359,278	$36,256,635	$15,570,471	$52,071,120	22
$5,843,417	$33,591,267	$13,802,147	$45,760,706	23
900,000	......	975,000	1,000,000	24
......	......	......	73,365	25
1,409	686,407	94,103	940,399	26
......	......	3,011	......	27
6,744,826	34,277,674	14,874,261	47,774,470	28
......	......	......	......	29
360,000	1,204,408	551,442	2,671,368	30
80,891	661,878	......	1,460,463	31
173,561	112,675	142,268	164,819	32
......	......	2,500	......	33
......	......	......	......	34
614,452	1,978,961	696,210	4,296,650	35
$7,359,278	$36,256,635	$15,570,471	$52,071,120	36
$330,000	$705,000	$510,000	$780,000	37
$49,481	$160,530	$136,859	$184,926	38
$388,610	$2,066,440	$928,886	$2,893,358	39
				40
5.25	5.25	5.25	5.25	41
....	....	5.00	5.00	42
....	5.75	5.75	5.75	43
....	3.25	3.25	4.00	44
6.00-7.50	6.00-8.00	6.50-8.00	6.50-8.00	45
5.75	....	....	....	46

		BERLIN
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BERLIN CO-OPERATIVE BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$2,376,081
3	Interest and dividends on securities	109,619
4	Income on overnight deposits and loans & securities purchased under agreement to resell	......
5	Commissions, collection, exchange & service charges	18,443
6	Other operating earnings	17,765
7	Total Operating Earnings	2,521,908
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	239,042
10	Employee benefits	52,235
11	Interest on borrowings and related liabilities	105,496
12	Interest on capital notes and debentures	......
13	Net occupancy expense of bank premises	35,195
14	Furniture and equipment expense	38,800
15	Net actual loan losses	21,459
16	Other operating expenses	190,347
17	Total Operating Expenses	682,574
18	NET OPERATING EARNINGS BEFORE TAXES	1,839,334
19	LESS: Applicable income taxes	54,146
20	NET OPERATING EARNINGS AFTER TAXES	1,785,188
21	REQUIRED TRANSFERS TO GUARANTY FUND FROM EARNINGS	137,391
22	NET EARNINGS AVAILABLE FOR INTEREST/DIVIDENDS	1,647,797
23	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	1,623,584
24	NET EARNINGS AFTER INTEREST/DIVIDENDS	24,213
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	......
27	Other net non-operating (charges)/credits	27,506
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS.	27,506
29	NET INCOME	51,719
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	NET INCOME AFTER TRANSFERS	51,719
32	OTHER INCREASES IN CAPITAL ACCOUNTS	......
33	OTHER DECREASES IN CAPITAL ACCOUNTS	......
34	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	51,719
35	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	449,146
36	CAPITAL ACCOUNT AT END OF PERIOD	$ 500,865

EXETER	FRANKLIN	HAMPTON	KEENE	
EXETER CO-OPERATIVE BANK	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	
				1
$5,809,243	$1,187,902	$3,085,689	$2,592,227	2
144,047	71,272	155,490	187,179	3
171,394	13,894	165,312	......	4
82,421	27,252	4,457	31,529	5
55,443	13,414	168,399	128,975	6
6,262,548	1,313,734	3,579,347	2,939,910	7
				8
524,121	118,355	225,932	208,610	9
106,060	33,600	48,724	45,734	10
681,373	145,435	103,991	293,433	11
......	......	......	......	12
102,371	16,780	35,097	53,105	13
71,127	18,386	52,603	43,042	14
3,911	6,694	570	60,270	15
431,172	139,650	177,152	273,408	16
1,920,137	478,900	644,069	977,602	17
4,342,411	834,834	2,935,278	1,962,308	18
154,000	4,736	64,733	104,182	19
4,188,411	830,098	2,870,545	1,858,126	20
315,000	41,505	174,686	100,000	21
3,873,411	788,593	2,695,859	1,758,126	22
3,746,933	769,783	2,507,667	1,695,049	23
126,478	18,810	188,192	63,077	24
				25
......	......	36,367	......	26
(53,963)	(43,171)	(32,584)	589	27
(53,963)	(43,171)	3,783	589	28
72,515	(24,361)	191,975	63,666	29
......	......	75,000	......	30
72,515	(24,361)	116,975	63,666	31
......	......	......	......	32
......	......	......	......	33
72,515	(24,361)	116,975	63,666	34
2,318,991	66,501	680,615	185,794	35
$2,391,506	$ 42,140	$ 797,590	$ 249,460	36

		MILFORD
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MILFORD CO-OPERATIVE BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$3,023,850
3	Interest and dividends on securities	111,134
4	Income on overnight deposits and loans & securities purchased under agreement to resell	76,698
5	Commissions, collection, exchange & service charges	27,689
6	Other operating earnings	120,089
7	Total Operating Earnings	3,359,460
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	227,210
10	Employee benefits	20,051
11	Interest on borrowings and related liabilities	52,586
12	Interest on capital notes and debentures	......
13	Net occupancy expense of bank premises	58,046
14	Furniture and equipment expense	30,714
15	Net actual loan losses	......
16	Other operating expenses	316,750
17	Total Operating Expenses	705,357
18	NET OPERATING EARNINGS BEFORE TAXES	2,654,103
19	LESS: Applicable income taxes	137,572
20	NET OPERATING EARNINGS AFTER TAXES	2,516,531
21	REQUIRED TRANSFERS TO GUARANTY FUND FROM EARNINGS	165,615
22	NET EARNINGS AVAILABLE FOR INTEREST/DIVIDENDS	2,350,916
23	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	2,173,878
24	NET EARNINGS AFTER INTEREST/DIVIDENDS	177,038
25	NON-OPERATING (CHARGES)/CREDITS:	
26	Net gains/(losses) on securities	......
27	Other net non-operating (charges)/credits	5,457
28	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,457
29	NET INCOME	182,495
30	OTHER TRANSFERS TO GUARANTY FUND	......
31	NET INCOME AFTER TRANSFERS	182,495
32	OTHER INCREASES IN CAPITAL ACCOUNTS	......
33	OTHER DECREASES IN CAPITAL ACCOUNTS	......
34	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	182,495
35	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	658,390
36	CAPITAL ACCOUNT AT END OF PERIOD	$ 840,885

PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM	
PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
				1
$531,440	$2,628,075	$1,252,610	$3,679,456	2
60,576	237,792	40,529	471,798	3
4,945	71,957	41,431	......	4
......	44,968	15,604	11,383	5
10,671	5,849	15,431	10,920	6
607,632	2,988,641	1,365,605	4,173,557	7
				8
49,481	160,530	137,961	184,926	9
15,043	36,755	41,340	29,605	10
46,345	......	25,264	68,360	11
......	......	......	......	12
9,154	29,692	7,987	38,619	13
1,912	31,580	25,929	33,802	14
386	......	644	256	15
32,144	186,272	99,934	179,489	16
154,465	444,829	339,059	535,057	17
453,167	2,543,812	1,026,546	3,638,500	18
10,687	127,000	17,001	192,000	19
442,480	2,416,812	1,009,545	3,446,500	20
40,000	165,738	68,731	......	21
402,480	2,251,074	940,814	3,446,500	22
388,610	2,066,440	928,886	2,893,358	23
13,870	184,634	11,928	553,142	24
				25
......	30,998	......	2,868	26
(2,890)	......	2,063	(2,569)	27
(2,890)	30,998	2,063	299	28
10,980	215,632	13,991	553,441	29
......	......	20,388	283,735	30
10,980	215,632	(6,397)	269,706	31
......	......	......	......	32
......	......	......	......	33
10,980	215,632	(6,397)	269,706	34
243,472	558,921	151,165	1,355,576	35
$254,452	$ 774,553	$ 144,768	$1,625,282	36

CONSOLIDATED AGGREGATE REPORT OF CONDITION

COOPERATIVE BANKS

No. Cooperative Banks Reporting	10 June 30, 1979	
	(In Thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 11,686	3.44
U. S. Government obligations	4,719	1.39
U. S. Government agencies	4,281	1.26
State, county, municipal obligations	817	.24
Other bonds, notes and debentures	1,995	.58
Federal Home Loan Bank Stock	2,922	.86
Other stocks	333	.10
Total securities	15,067	4.43
LESS: Premium and valuation reserves	4	...
Total securities net of premium and valuation reserves	15,063	4.43
Real estate loans	278,587	81.90
Other loans	17,642	5.19
Total loans	296,229	87.09
Overnight deposits and loans & securities purchased under agreement to resell	8,984	2.64
Bank premises (net)	2,770	.81
Leasehold improvements (net)	752	.22
Furniture, fixtures and equipment (net)	1,776	.52
Total fixed assets	5,298	1.55
Investment in unconsolidated subsidiaries and other affiliates	......	...
Other real estate owned	495	.15
Other assets	2,380	.70
Total Assets	$340,134	100.00

LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Time/savings shares and deposits	$299,309	88.00
Advances from FHLB	17,194	5.05
Other funds borrowed	73	.02
Other liabilities	3,204	.94
Specific liability reserves	368	.11
Total liabilities and specific liability reserves	320,148	94.12
Subordinated notes and debentures	......	...
Guaranty fund	12,365	3.64
Surplus	6,227	1.83
Net undivided profits	1,302	.38
Reserve for bad debts	93	.03
Reserve for contingencies and other capital reserves	......	...
Total capital accounts	19,986	5.88
Total Liabilities and Capital Accounts	$340,134	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS	June 30, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$26,166
Interest and dividends on securities	1,589
Income on overnight deposits and loans & securities purchased under agreement to resell	546
Commissions, collection, exchange & service charges	264
Other operating earnings	547
Total Operating Earnings	29,112
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 194)	2,076
Employee benefits	429
Interest on borrowings and related liabilities	1,522
Interest on capital notes and debentures	......
Net occupancy expense of bank premises	386
Furniture and equipment expense	348
Net actual loan losses	94
Other operating expenses	2,027
Total Operating Expenses	6,882
NET OPERATING EARNINGS BEFORE TAXES	22,230
LESS: Applicable income taxes	866
NET OPERATING EARNINGS AFTER TAXES	21,364
REQUIRED TRANSFERS TO GUARANTY FUND FROM EARNINGS	1,209
NET EARNINGS AVAILABLE FOR INTEREST/DIVIDENDS	20,155
INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	18,794
NET EARNINGS AFTER INTEREST/DIVIDENDS	1,361
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	70
Other net non-operating (charges)/credits	(99)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(29)
NET INCOME	1,332
OTHER TRANSFERS TO GUARANTY FUND	379
NET INCOME AFTER TRANSFERS	953
OTHER INCREASES IN CAPITAL ACCOUNTS	......
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	953
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	6,669
CAPITAL ACCOUNT AT END OF PERIOD	$ 7,622

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION

200 COOS STREET - 03570
TEL. 752-2750

Year of Incorporation, 1929

Richard J. Campagna
President

Gerard J. Lagace
Treasurer

Laurier L. Rousseau
Vice President

Clovis Morin
Clerk

DIRECTORS

Arthur Bouchard
Richard J. Campagna
Wilfred Charest
Armand Hamel
Rene Heroux
Gerard J. Lagace
Clovis Morin
Roland Pouliot
Laurier L. Rousseau

UNITED BROTHERHOOD CREDIT UNION

820 MAIN STREET - 03570
TEL. 752-5650

Year of Incorporation, 1956

George Labrecque
President

Real Cloutier
Treasurer

Rene Pinette
Vice President

Anthony Cellupica
Clerk

DIRECTORS

Gaston Bouchard
Anthony Cellupica
Real Cloutier
George Lebrecque
Rene Pinette
Raymond Vaillancourt
Clarence Welch

BRISTOL

IPC EMPLOYEES CREDIT UNION

RAGGED MOUNTAIN HIGHWAY - 03222
TEL. 744-2281

Year of Incorporation, 1956

Leslie Corneau
President

Clare O. Parker
Treasurer

Everett Bucklin
Vice President

Earlene Wells
Clerk

DIRECTORS

John Bianchi
Everett Bucklin
Leslie Corneau
Evelyn DeFranzo
Jon Emerson
Clare O. Parker
Ronald Preble
Sherman Wadhams
Earlene Wells

CONCORD

CONCORD CREDIT UNION

CITY HALL - 03301
TEL. 224-7111

Year of Incorporation, 1953

C. Hamilton Rice
President

Patricia Lanzendorf
Treasurer

A. Keith Kertland
Vice President

Gail Welch
Clerk

DIRECTORS

Donald Ash, Sr.
Allyn Christiansen
A. Keith Kertland
Patricia Lanzendorf
C. Hamilton Rice
Gail Welch
Frederick Wood

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET - 03301
TEL. 225-5536

Year of Incorporation, 1954

Parker Vintinner
President

James O. Mobbs
Treasurer

Ralph Batchelder
Vice President

Robert Sanborn
Clerk

DIRECTORS

Ralph Batchelder
Raymond Champigny
James O. Mobbs
Robert Sanborn
Parker Vintinner

NEW HAMPSHIRE CENTRAL CREDIT UNION
63 SCHOOL STREET - 03301
TEL. 225-5311

Year of Incorporation, 1969

LeaAnn Burr
President

Avis Folsom
Treasurer

Walter Barrett
Vice President

Renald J. Prince
Clerk

DIRECTORS

Walter Barrett
LeaAnn Burr
Avis Folsom
Renald J. Prince
Richard Reed
Rita Woods
Douglas Wright

DERRY

DERRY SHOE EMPLOYEES CREDIT UNION
TSIENETO ROAD - 03038
TEL. 432-2592

Year of Incorporation, 1967

Roger Tancrede
President

Dorothy Gunther
Treasurer and Clerk

Lillian Gervais
Vice President

DIRECTORS

Bruce Cheney
Lillian Gervais
Dorothy Gunther
Donald Houston
Roger Tancrede

DOVER

D R C EMPLOYEES CREDIT UNION
INDUSTRIAL PARK - 03820
TEL. 742-0720

Year of Incorporation, 1973

Alan G. Beers
President

Joan DeVittori
Treasurer

Doris Freedman
Vice President

Karen Rowe
Clerk

DIRECTORS

Alan G. Beers
Joan DeVittori
Doris Freedman
Louise Korn
Richard Layton
Karen Rowe
Linda Sunderland

DOVER

K P CREDIT UNION
279 LOCUST STREET - 03820
TEL. 742-8455

Year of Incorporation, 1971

Karvel Feenstra
President

Edward Davis
Vice President

Richard A. Messa
Treasurer

Constance Bragdon
Clerk

DIRECTORS

Constance Bragdon
Edward Davis
John Downell
Larry Dumont
Karvel Feenstra
Harold Forbes
Ronald Meatty
Sue Merrill
Richard A. Messa

W D H EMPLOYEES CREDIT UNION
789 CENTRAL AVENUE - 03820
TEL. 742-5252

Year of Incorporation, 1970

Vacant
President

Raymond Gregoire
Vice President

Virginia Soucy
Treasurer

Carmen Lefebvre
Clerk

DIRECTORS

Artemis Diamond
Alex Freund
Raymond Gregoire
Madeline Hennelly
Carmen Lefebvre
Juanita Mathieu
Rose Morin
Virginia Soucy

EXETER

PEA CREDIT UNION
GORHAM HALL - 03833
TEL. 772-4311

Year of Incorporation, 1969

Robert E. Irvine
President

William D. Cross
Colin F. N. Irving
Vice Presidents

James A. Del Buono
Treasurer

Charles A. Hamblet
Clerk

DIRECTORS

William D. Cross
James A. Del Buono
Charles A. Hamblet
Robert E. Irvine
Colin F. N. Irving

HANOVER

HANOVER CREDIT UNION
45 SOUTH PARK STREET - 03755
TEL. 643-4214

Year of Incorporation, 1951

Norman F. Chapman, Jr.
President

George Smith
Vice President

Joseph Carregal
Treasurer

Patricia Grenier
Clerk

DIRECTORS

Robert Bailey
Joseph Carregal
Norman F. Chapman, Jr.
Harrison Drinkwater
Terri Dudley
Patricia Grenier
Herbert Ruotsala
George Smith
William Tansey

KEENE

MPB EMPLOYEES CREDIT UNION
PRECISION PARK - 03431
TEL. 352-0310

Year of Incorporation, 1953

Ralph E. Robbins
President

Cora M. Fuller
Treasurer

Sidney O. Davis, Jr.
Vice President

William F. Thomas
Clerk

DIRECTORS

Robert Candello
Sidney O. Davis, Jr.
Albert Farrey
Ellen Faucher
Cora M. Fuller
Ralph E. Robbins
William F. Thomas

MONADNOCK CREDIT UNION
600 PARK AVENUE - 03431
TEL. 352-0475

Year of Incorporation, 1972

Gary J. Seavey
President

George B. Chamberlain
Treasurer

Walter K. Greiner
Vice President

Marcia J. Gordon
Clerk

DIRECTORS

Betty-Lou Archambault
Norma Bolduc
George B. Chamberlain
Stephen Downey
Marcia J. Gordon
Walter K. Greiner
J. Rogers Howard
Gary J. Seavey
Wilma Wilson

KEENE

S. & C. CREDIT UNION
AVON STREET - 03431
TEL. 352-2111

Year of Incorporation, 1952

Felix Cloutier
President

Carl Russell
Treasurer

James Frint
Vice President

Bette Bergeron
Clerk

DIRECTORS

Bryant Abbott
Richard Bean
Bette Bergeron
Dorothy Briggs
Felix Cloutier
James Frint
Dorothy Martin
Carl Russell
Hammon Woodbury

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES
CREDIT UNION
CHURCH STREET - 03246
TEL. 524-6271

Year of Incorporation, 1953

George Lacasse
President

Howard Banfill
Treasurer

Ralph Bissonnette
Vice President

Alex Morin
Clerk

DIRECTORS

David Avery
Howard Banfill
Ralph Bissonnette
George Lacasse
Alex Morin

LEBANON

S. B. B. EMPLOYEES CREDIT UNION

HIGHWAY FOUR - 03766
TEL. 448-3000

Year of Incorporation, 1953

Robert R. Bachand
President

Gladys M. Quinn
Treasurer

Thomas G. Hunt
Vice President

John P. Carr
Clerk

DIRECTORS

Robert R. Bachand
John P. Carr
Thomas G. Hunt
Gladys M. Quinn
Gail Regione
Leon J. Tremblay

MANCHESTER

CATHEDRAL PARISH CREDIT UNION

554 UNION STREET - 03104
TEL. 668-2722

Year of Incorporation, 1954

John B. Howe
President

Chester C. Raymond
Treasurer and Clerk

Thomas J. Keaveney
Vice President

DIRECTORS

George P. Francis
Francis J. Guthlein
John B. Howe
Thomas J. Keaveney
Richard D. Mahoney
Chester C. Raymond

MANCHESTER

GRANITE STATE CREDIT UNION

149 HANOVER STREET - 03105
TEL. 668-2221

Year of Incorporation, 1945

Phyllis J. Gilbert
President

William W. Smith
Treasurer

Robert H. Northridge
Vice President

James A. Dupuis
Clerk

DIRECTORS

Charles F. Duncklee
James A. Dupuis
Phyllis J. Gilbert
Phyllis M. Gorham
George D. Krasner
Robert H. Northridge
William W. Smith
Frank A. Swierz
Hans J. Wentrup

J. F. & ASSOCIATES CREDIT UNION

325 WILSON STREET - 03103
TEL. 622-4128

Year of Incorporation, 1953

Emile Simard
President

Blanche D. Rheaume
Treasurer, Manager and Clerk

Erwin R. Rattigan
Vice President

DIRECTORS

Robert Christy
Anthony Darling
Kenneth Hudson
Dorothy Martinson
Rene Petrin
Irene Perdue
Erwin R. Rattigan
Blanche D. Rheaume
Emile Simard

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION

908 ELM STREET - 03101
TEL. 622-8781

Year of Incorporation, 1949

Virginia Doherty
President

Arthur D. Kehas
Treasurer

Paul E. Brodeur
Vice President

Gilbert J. Moniz
Clerk

DIRECTORS

Paul E. Brodeur
Wilfred Burkush
Virginia Doherty
James Donahue
Arthur D. Kehas
James McGreevey
Gilbert J. Moniz

N. H. FOOD INDUSTRY CREDIT UNION

110 STARK STREET - 03101
TEL. 669-1544

Year of Incorporation, 1974

Henry H. Love
President

John B. Dixon
Treasurer

Joan Moulton
Vice President

Vacant
Clerk

DIRECTORS

Michael Chalifour
John B. Dixon
Arthur J. Labonville
Henry H. Love
Joan Moulton

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE

955 GOFFS FALLS ROAD - 03108
TEL. 625-9032

Year of Incorporation, 1940

John E. Hynes
President

Daniel C. Burke
Treasurer

John F. Young
Vice President

Margaret O. Frain
Clerk

DIRECTORS

Daniel C. Burke
Margaret O. Frain
John E. Hynes
William P. T. Spring
John F. Young

TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE

262 CHESTNUT STREET - 03101
TEL. 669-8181

Year of Incorporation, 1921

Richard D. Mahoney
President

Philip R. Hatfield
2nd Vice President

Mary R. Burke
1st Vice President

Oscar A. Morin, Jr.
3rd Vice President

Philip B. Mongan
Treasurer and Clerk

DIRECTORS

David C. Anderson
Doris W. Buecher
Mary R. Burke
Frank A. Churas
Philip R. Hatfield
John Lanigan
Donald B. LeBlanc
Richard D. Mahoney
Thomas J. McCarthy
William F. McCullough
Philip B. Mongan
Oscar A. Morin, Jr.
Charles B. Murray
John M. O'Connor
Mary R. Wagner

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET - 03101
TEL. 668-4321

Year of Incorporation, 1953

Henry J. Denies President	Gerald W. Hebert Treasurer
Jack W. Isenberg Vice President	Margaret L. Griffiths Clerk

George S. Naum
Assistant Treasurer

DIRECTORS

Henry J. DeNies
Margaret L. Griffiths
Gerald W. Hebert
Jack W. Isenberg
George S. Naum

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION
19 ELM STREET - 03060
TEL. 882-6906

Year of Incorporation, 1957

J. Gilmore Shea President	Leslie A. Lambert Treasurer
Normand Paquette Vice President	Virginia M. Hallisey Clerk

DIRECTORS

Allen Britton
Nicholas T. Dahl
Irving Gallant
Virginia M. Hallisey
Florence Houde
Leslie A. Lambert
Philip J. McLaughin
Normand Paquette
J. Gilmore Shea

NASHUA

J. F. McELWAIN NASHUA EMPLOYEES CREDIT UNION
14 SPRUCE STREET - 03060
TEL. 889-6964

Year of Incorporation, 1961

David Parker President	Roger L. Chantal Treasurer
William Wolfe Vice President	Donald Gale Clerk

DIRECTORS

Stanley Byerly
Romeo Caron
Roger L. Chantal
Donald Gale
Sandra Grunder
Elwin McCoy
David Parker
Paul E. Pelletier
William Wolfe

ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION
172 KINSLEY STREET - 03060
TEL. 889-6681

Year of Incorporation, 1969

Albert L. Dumond President	Stephen W. Schuster Treasurer
David A. Williamson Vice President	James V. Bowles Clerk

DIRECTORS

Nancy W. Bosquet
James V. Bowles
William J. Clegg, Jr.
Albert L. Dumond
Stephen W. Schuster
David A. Williamson

NASHUA

SPRAGUE-NASHUA CREDIT UNION
FACTORY STREET - 03060
TEL. 883-5544

Year of Incorporation, 1949

Edward J. Noel
President

Richard L. Goulet, Sr.
Treasurer

Camille Dionne
Vice President

Albert Gosselin
Clerk

DIRECTORS

Camille Dionne
Mary Glance
Albert Gosselin
Richard L. Goulet, Sr.
Agnes Juonis
Edward J. Noel
William Worth

NEWINGTON

NEWCO CREDIT UNION
SIMPLEX WIRE & CABLE COMPANY - 03801
TEL. 436-6100

Year of Incorporation, 1953

Everett E. Parshley
President

Maurice S. Aiken
Treasurer

Michael A. Schwotzer
Vice President

Shirley Winn
Clerk

DIRECTORS

Maurice S. Aiken
Edwin M. Cotton
Vincent P. Farley
Frank L. Lincoln
Everett E. Parshley
Michael A. Schwotzer
Shirley Winn

ORFORD

EQUITY EMPLOYEES CREDIT UNION
03777
TEL. 353-4351

Year of Incorporation, 1966

G. Gill Williams
President

Priscilla R. Wolfe
Treasurer

William Cranston
Vice President

Enrique Miyares
Clerk

DIRECTORS

William Cranston
Anne S. Mason
Enrique Miyares
G. Gill Williams
Priscilla R. Wolfe

PETERBOROUGH

AWANE CREDIT UNION
70 MAIN STREET - 03458
TEL. 924-6502

Year of Incorporation, 1972

David J. Houston
President

Ronald L. Roucoulet
Treasurer and
Clerk

Richard T. Healy
Vice President

DIRECTORS

Andrew Begosh
Richard T. Healy
David J. Houston
Bea Lukas
Ronald L. Roucoulet

ROCHESTER

HOLY ROSARY CREDIT UNION
46 NORTH MAIN STREET - 03867
TEL. 332-6840

Year of Incorporation, 1962

Richard J. Sylvain
President

Paul H. Bergeron
Treasurer

Paul E. Auger
Vice President

Constance D. Hamann
Clerk

DIRECTORS

Paul E. Auger
Paul H. Bergeron
Lucien Gagne
Constance D. Hamann
Victor L. Hamel
Arthur W. Hoover
Richard L. Poulin
Richard J. Sylvain
Andre J. Therrien

ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
CITY HALL - 03867
TEL. 332-3110

Year of Incorporation, 1970

Frederick M. Steadman
President

Michael Chisholm
Treasurer

John Brown
Vice President

Sharon Copp
Clerk

DIRECTORS

Theodore Blair
John Brown
Michael Chisholm
Sharon Copp
Stanley Moulton
James Sprague
Frederick M. Steadman

SANDOWN

WRG CREDIT UNION
R. F. D. #1. CHESTER - 03036
TEL. 382-5272

Year of Incorporation, 1954

John A. Burnett, Jr.
President

Lloyd A. Lessard
Treasurer

Ruth R. Younker
Vice President

Mary P. Smith
Clerk

DIRECTORS

John A. Burnett, Jr.
Lloyd A. Lessard
Margaret O. Phillips
Hazel E. Rogan
Mary P. Smith
Eva K. Tingley
Ruth R. Younker

SOMERSWORTH

SOMERSWORTH G. E. EMPLOYEES' CREDIT UNION
130 MAIN STREET - 03878
TEL. 692-2100

Year of Incorporation, 1955

Theodore Pappas
President

James P. Horn
Treasurer

G. Wayne Clement
Vice President

Constance Roberge
Clerk

DIRECTORS

G. Wayne Clement
Edward Elkinson
Francis Garofano
James P. Horn
Russell Newell
Alexander Papatones
Theodore Pappas
Constance Roberge
Henry Wolforth, II

SUNCOOK

FRANCO-AMERICAN CREDIT UNION
12-A SCHOOL STREET - 03275
TEL. 485-9052

Year of Incorporation, 1955

Edgar C. Hartford
President

Arthur T. Gaumont
Treasurer

George P. Guertin
Vice President

William P. Raymond
Clerk

DIRECTORS

Henry P. Auger, Jr.
Arthur T. Gaumont
George P. Guertin
Edgar C. Hartford
Louis P. Plante
William P. Raymond
Floyd B. Severance

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

	STATEMENT OF CONDITION	BERLIN	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 528,905.53	$ 1,227,438.47
2	Investments	40,109.50	2,807,425.92
3	Real estate loans	5,422,124.63	275,530.42
4	Secured - household	....	21,706.42
5	Secured - other	2,510,688.53	4,574,180.26
6	Unsecured loans	241,957.65	2,180,002.66
7	Banking premises, furniture and fixtures	348,903.66	18,900.00
8	Other assets	8,830.45	8,216.85
9	Total	$9,101,519.95	$11,113,401.00
	LIABILITIES AND SURPLUS		
10	Shares	$	$ 8,990,998.14
11	Deposits	7,639,371.79	492,776.53
12	Club accounts	60,498.00	65,524.52
13	Notes payable	....	....
14	Other liabilities	318,661.02	....
15	Guaranty fund	767,516.97	877,547.45
16	Undivided profits	315,472.17	261,171.66
17	Reserves	....	425,382.70
18	Total	$9,101,519.95	$11,113,401.00
	GENERAL INFORMATION		
19	Surety coverage	$1,000,000.00	$3,000,000.00
20	Total compensation paid to officers and employees	78,409.71	60,480.10
21	Number of members	4,011	4,937
22	Number of loans:		
23	Real estate	817	51
24	Secured	866	1,703
25	Unsecured	331	163
26	Total	2,014	1,917

BRISTOL	CONCORD			
IPC EMPLOYEES CREDIT UNION	CONCORD CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
$ 192,177.83	$ 14,981.03	$ 29,452.56	$ (5,197.43)	1
....	29,847.39	....	77,547.18	2
....	....	....	....	3
....	30,394.53	26,811.33	....	4
841,155.09	512,448.77	391,350.58	177,299.45	5
223,598.19	56,855.08	3,434.04	95,468.93	6
....	3,419.94	....	140.78	7
....	3,355.37	....	115.03	8
$1,256,931.11	$651,302.11	$451,048.51	$345,373.94	9
$1,167,845.72	$565,160.64	$349,691.97	$324,370.37	10
....	....	....	....	11
7,695.93	27,621.15	....	....	12
....	5,000.00	....	....	13
....	246.95	....	609.76	14
54,738.61	28,212.37	46,794.48	13,794.91	15
26,650.85	25,061.00	50,282.46	6,598.90	16
....	....	4,279.60	....	17
$1,256,931.11	$651,302.11	$451,048.51	$345,373.94	18
$1,000,000.00	Total Assets	Total Assets	Total Assets	19
$6,425.00	$19,929.08	$3,000.00	$13,032.59	20
1,360	938	329	965	21
				22
...	...	...	...	23
434	298	148	247	24
223	108	11	249	25
657	406	159	496	26

	STATEMENT OF CONDITION	DERRY	DOVER
		DERRY SHOE EMPLOYEES CREDIT UNION	D R C EMPLOYEES CREDIT UNION
	ASSETS		
1	Cash and due from banks	$15,102.60	$ 59,178.80
2	Investments	....	74,042.19
3	Real estate loans	....	....
4	Secured - household	....	....
5	Secured - other	....	241,560.73
6	Unsecured loans	26,236.65	135,877.91
7	Banking premises, furniture and fixtures	....	1,183.91
8	Other assets	....	....
9	Total	$41,339.25	$511,843.54
	LIABILITIES AND SURPLUS		
10	Shares	$35,928.54	$477,133.12
11	Deposits	....	....
12	Club accounts	....	....
13	Notes payable	....	....
14	Other liabilities	....	3,625.75
15	Guaranty fund	681.96	7,395.37
16	Undivided profits	4,728.75	23,689.30
17	Reserves	....	....
18	Total	$41,339.25	$511,843.54
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	Total Assets
20	Total compensation paid to officers and employees	$........	$10,167.00
21	Number of members	198	1,579
22	Number of loans:		
23	Real estate	...	...
24	Secured	...	538
25	Unsecured	108	302
26	Total	108	840

DOVER		EXETER	HANOVER	
K P CREDIT UNION	W D H EMPLOYEES CREDIT UNION	PEA CREDIT UNION	HANOVER CREDIT UNION	
$ 23,383.09	$ 50,437.53	$ 20,301.17	$ 37,115.74	1
38,231.90	....	167,394.44	....	2
....	....	218,802.12	....	3
....	....	....	....	4
261,951.45	45,097.65	584,935.19	372,472.68	5
72,692.21	12,863.34	143,303.96	163,231.01	6
1,535.77	....	605.00	1,755.15	7
153.62	4,825.34	11,088.76	62.09	8
$397,948.04	$113,223.86	$1,146,430.64	$574,636.67	9
$326,188.71	$107,894.06	$1,032,146.00	$552,829.09	10
....	....	....	....	11
54,656,76	....	....	8,247.00	12
....	....	....	....	13
14,848.58	....	27,900.29	11,106.43	14
2,221.55	939.66	56,871.75	2,442.97	15
32.44	4,390.14	18,535.24	11.18	16
....	....	10,977.36	....	17
$397,948.04	$113,223.86	$1,146,430.64	$574,636.67	18
Total Assets	Total Assets	$1,000,000.00	Total Assets	19
$12,781.05	$945.00	$2,962.87	$15,136.79	20
852	261	606	1,435	21
				22
...	...	23	...	23
672	49	225	295	24
180	69	133	223	25
852	118	381	518	26

	STATEMENT OF CONDITION	KEENE	
		MPB EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 33,579.29	$ 25,497.33
2	Investments	146,983.31	151,104.05
3	Real estate loans	218,131.02	77,878.93
4	Secured - household	4,022.47	....
5	Secured - other	1,141,625.31	818,521.21
6	Unsecured loans	281,643.11	125,865.15
7	Banking premises, furniture and fixtures	2,231.97	9,287.91
8	Other assets	6,568.23	71,222.55
9	Total	$1,834,784.71	$1,279,377.13
	LIABILITIES AND SURPLUS		
10	Shares	$1,383,624.58	$1,161,823.79
11	Deposits	....	....
12	Club accounts	51,938.50	....
13	Notes payable	200,000.00	53,000.00
14	Other liabilities	1,790.73	17,044.79
15	Guaranty fund	128,726.21	45,414.91
16	Undivided profits	24,977.80	105.99
17	Reserves	43,807.89	1,987.65
18	Total	$1,834,784.71	$1,279,377.13
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	Total Assets
20	Total compensation paid to officers and employees	$28,570.43	$31,029.95
21	Number of members	1,307	1,910
22	Number of loans:		
23	Real estate	33	20
24	Secured	452	654
25	Unsecured	317	213
26	Total	802	887

KEENE	LACONIA	LEBANON	MANCHESTER	
S. & C. CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	S. B. B. EMPLOYEES CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	
$ 3,425.48	$ 3,472.18	$ 93,013.58	$ 47,790.45	1
....	....	....	....	2
....	....	....	....	3
....	2,691.56	666.31	228,428.12	4
81,538.49	135,394.10	285,037.85	1,595,218.15	5
2,742.32	7,353.04	110,510.75	61,124.70	6
73.80	....	....	1,500.00	7
....	....	....	703.48	8
$87,780.09	$148,910.88	$489,228.49	$1,934,764.90	9
$80,369.22	$121,501.09	$354,115.02	$1,719,950.94	10
....	....	....	....	11
320.42	....	6,653.00	....	12
....	....	72,950.71	35,000.00	13
88.77	....	649.59	49,425.99	14
2,542.55	13,971.03	29,080.13	100,172.79	15
4,459.13	13,438.76	25,780.04	30,215.18	16
....	....	....	....	17
$87,780.09	$148,910.88	$489,228.49	$1,934,764.90	18
Total Assets	Total Assets	Total Assets	$1,000,000.00	19
$1,680.00	$1,800.00	$9,663.39	$16,361.03	20
195	112	594	1,886	21
				22
...	...	...	...	23
48	45	173	835	24
16	10	208	122	25
64	55	381	957	26

	STATEMENT OF CONDITION	MANCHESTER	
		GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 23,359.35	$ 70,825.08
2	Investments	314,728.38	78.00
3	Real estate loans	555,632.50	....
4	Secured - household	....	59,484.42
5	Secured - other	3,375,816.10	1,497,190.62
6	Unsecured loans	708,719.02	180,250.82
7	Banking premises, furniture and fixtures	7,473.62	47,060.15
8	Other assets	4,081.33	457.26
9	Total	$4,989,810.30	$1,855,346.35
	LIABILITIES AND SURPLUS		
10	Shares	$4,623,563.12	$1,663,946.01
11	Deposits	....	....
12	Club accounts	14,756.15	....
13	Notes payable	....	....
14	Other liabilities	14,297.96	3,284.82
15	Guaranty fund	203,837.77	58,603.68
16	Undivided profits	133,355.30	129,511.84
17	Reserves	....	....
18	Total	$4,989,810.30	$1,855,346.35
	GENERAL INFORMATION		
19	Surety coverage	$1,000,000.00	$1,000,000.00
20	Total compensation paid to officers and employees	$63,037.76	$44,048.00
21	Number of members	2,990	3,666
22	Number of loans:		
23	Real estate	76	...
24	Secured	1,448	788
25	Unsecured	834	416
26	Total	2,358	1,204

MANCHESTER				
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	
$ 491,072.05	$ 34,222.98	$ 41,738.14	$ 330,507.91	1
50,011.03	....	173,312.17	17,254.00	2
....	69,829.77	218,139.68	902,977.60	3
477,242.24	....	371,937.69	....	4
2,111,851.84	517,506.15	1,542,299.25	6,261,931.63	5
147,338.83	20,881.59	88,182.52	2,502,528.30	6
850.00	792.62	2,811.80	262,691.46	7
....	....	....	7,961.99	8
$3,278,365.99	$643,233.11	$2,438,421.25	$10,285,852.89	9
$2,695,472.27	$624,493.48	$2,162,514.59	$8,799,141.70	10
....	....	....	....	11
....	....	....	....	12
....	....	....	300,000.00	13
1,372.28	256.08	2,305.40	208,409.64	14
343,135.63	11,155.13	154,889.17	671,948.25	15
238,385.81	7,240.42	118,712.09	306,353.30	16
....	88.00	....	....	17
$3,278,365.99	$643,233.11	$2,438,421.25	$10,285,852.89	18
$3,000,000.00	Total Assets	Total Assets	$1,000,000.00	19
$52,725.95	$........	$22,772.19	$76,608.81	20
4,274	1,917	1,747	4,252	21
				22
...	1	21	117	23
1,185	297	713	2,262	24
252	82	122	1,912	25
1,437	380	856	4,291	26

	STATEMENT OF CONDITION	MANCHESTER	NASHUA
		UNION LEADER EMPLOYEES CREDIT UNION	J. F. McELWAIN NASHUA EMPLOYEES CREDIT UNION
	ASSETS		
1	Cash and due from banks	$127,036.88	$ 268,258.77
2	Investments	1.00	....
3	Real estate loans	....	....
4	Secured - household	4,994.29	....
5	Secured - other	618,922.39	934,736.61
6	Unsecured loans	12,568.87	689,255.63
7	Banking premises, furniture and fixtures	944.70	57,802.53
8	Other assets	....	6,267.64
9	Total	$764,468.13	$1,956,321.18
	LIABILITIES AND SURPLUS		
10	Shares	$573,131.32	$1,908,351.98
11	Deposits	....	....
12	Club accounts	....	....
13	Notes payable	....	....
14	Other liabilities	46,436.43	3,023.29
15	Guaranty fund	119,433.49	41,697.46
16	Undivided profits	25,466.89	....
17	Reserves	....	3,248.45
18	Total	$764,468.13	$1,956,321.18
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	$1,000,000.00
20	Total compensation paid to officers and employees	$9,222.79	$40,882.56
21	Number of members	428	3,867
22	Number of loans:		
23	Real estate	...	...
24	Secured	182	721
25	Unsecured	23	1,041
26	Total	205	1,762

NASHUA			NEWINGTON	
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	
$ 67,661.31	$ 52,268.30	$ 24,837.86	$ 78,037.58	1
299,084.30	....	202,497.96	....	2
....	....	....	2,269.46	3
27.84	....	....	....	4
1,173,471.02	341,698.16	515,806.51	569,398.16	5
520,550.93	16,947.05	99,644.79	14,917.36	6
22,136.02	8,981.31	....	221.46	7
10,208.54	1,667.65	....	209.50	8
$2,093,139.96	$421,562.47	$842,787.12	$665,053.52	9
$1,891,547.26	$372,392.70	$747,477.93	$592,953.27	10
....	....	....	....	11
....	....	....	....	12
....	6,500.00	....	....	13
2,083.52	10,000.00	2,458.93	1,096.77	14
142,836.98	17,090.99	90,147.30	41,994.13	15
4,680.20	15,578.78	(6,153.25)	29,009.35	16
51,992.00	....	8,856.21	....	17
$2,093,139.96	$421,562.47	$842,787.12	$665,053.52	18
$2,000,000.00	Total Assets	Total Assets	Total Assets	19
$33,675.82	$7,279.68	$6,615.40	$11,472.50	20
2,865	708	699	532	21
				22
...	...	...	1	23
534	215	230	202	24
854	51	124	35	25
1,388	266	354	238	26

	STATEMENT OF CONDITION	ORFORD	PETERBOROUGH
		EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
	ASSETS		
1	Cash and due from banks	$23,480.56	$ 13,648.06
2	Investments	....	268,577.62
3	Real estate loans	....	853,894.09
4	Secured - household	....	....
5	Secured - other	12,606.83	1,816,985.73
6	Unsecured loans	1,459.49	152,104.30
7	Banking premises, furniture and fixtures	....	24,200.00
8	Other assets	....	....
9	Total	$37,546.88	$3,129,409.80
	LIABILITIES AND SURPLUS		
10	Shares	$33,617.00	$2,959,521.84
11	Deposits	....	....
12	Club accounts	....	....
13	Notes payable	....	....
14	Other liabilities	....	13,021.54
15	Guaranty fund	1,433.17	154,239.65
16	Undivided profits	2,496.71	2,128.62
17	Reserves	....	498.15
18	Total	$37,546.88	$3,129,409.80
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	$1,000,000.00
20	Total compensation paid to officers and employees	$........	$27,665.06
21	Number of members	59	1,300
22	Number of loans:		
23	Real estate	...	16
24	Secured	19	312
25	Unsecured	10	220
26	Total	29	548

ROCHESTER		SANDOWN	SOMERSWORTH	SUNCOOK	
HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	
$ 67,675.27	$10,901.83	$20,745.19	$ 20,684.43	$ 51,629.12	1
33,215.22	....	....	73,531.71	93,696.00	2
254,890.00	....	....	....	1,135,511.30	3
....	....	....	78,057.61	....	4
756,986.71	37,954.97	4,640.38	1,338,251.33	644,946.62	5
73,905.67	879.66	358.18	931,486.60	124,538.82	6
1,628.42	49.50	....	3,305.04	5,362.00	7
99.83	....	....	1,865.39	....	8
$1,188,401.12	$49,785.96	$25,743.75	$2,447,182.11	$2,055,683.86	9
$1,050,283.48	$35,718.69	$21,975.82	$2,002,118.24	$1,500,874.22	10
....	....	....	....	251,105.02	11
....	....	....	32,395.94	39,612.00	12
30,000.00	....	....	125,000.00	....	13
182.68	....	....	41,653.56	14,889.06	14
46,400.49	2,366.96	1,843.23	169,632.50	134,788.54	15
61,534.47	11,700.31	1,924.70	41,381.87	110,915.02	16
....	....	....	35,000.00	3,500.00	17
$1,188,401.12	$49,785.96	$25,743.75	$2,447,182.11	$2,055,683.86	18
$1,000,000.00	$100,000.00	Total Assets	$3,000,000.00	$2,000,000.00	19
$15,739.85	$100.00	$........	$37,090.65	$27,187.05	20
1,263	145	87	2,082	1,053	21
					22
36	...	...	...	89	23
360	70	7	850	233	24
131	9	1	1,111	126	25
527	79	8	1,961	448	26

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	BERLIN	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$ 647,151.06	$ 646,677.46
3	Interest received on securities	2,500.00	452,030.36
4	Interest received on bank deposits	67,570.34	....
5	Fines	....	....
6	Other current operating earnings	2,814.92	988.47
7	Gross Current Operating Earnings	720,036.32	1,099,696.29
8	CURRENT OPERATING EXPENSES:		
9	Salaries	77,289.71	60,480.10
10	Borrowers' insurance	3,187.44	46,814.80
11	Life savings insurance	10,122.03	39,281.47
12	Interest on borrowed money	....	....
13	Rent or maintenance of owned quarters	11,207.88	7,959.11
14	Other current operating expenses	74,971.79	45,831.11
15	Total Current Operating Expenses	176,778.85	200,366.59
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	543,257.47	899,329.70
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	....	562,348.43
19	Depositors	441,188.30	7,856.82
20	Interest refunds	....	53,092.14
21	Total	441,188.30	623,297.39
22	NET EARNINGS	102,069.17	276,032.31
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	514.35	5,713.32
25	ENTRANCE FEES	....	....
26	Subtotal	102,583.52	281,745.63
27	LOSSES AND CHARGE-OFFS:		
28	On loans	6,616.00	35,461.31
29	On securities	....	....
30	All other	142.16	....
31	Total Losses and Charge-offs	6,758.16	35,461.31
32	NET CHANGE FOR PERIOD	95,825.36	246,284.32
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	987,163.78	1,317,817.49
34	SURPLUS ACCOUNT AT END OF PERIOD	$1,082,989.14	$1,564,101.81

BRISTOL	CONCORD			
IPC EMPLOYEES CREDIT UNION	CONCORD CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
				I
$120,547.83	$78,404.53	$ 45,372.78	$32,110.26	2
....	1,036.33	....	3,558.67	3
9,948.62	....	2,172.02	....	4
....	....	....	....	5
....	1,005.12	....	3,993.44	6
130,496.45	80,445.98	47,544.80	39,662.37	7
				8
6,156.13	19,929.08	3,000.00	13,032.59	9
5,579.49	4,688.74	2,847.26	2,110.55	10
3,769.50	3,551.40	1,516.92	2,172.25	11
1,600.42	4,221.04	....	....	12
....	....	....	1,098.00	13
7,938.88	17,877.68	1,766.36	7,074.11	14
25,044.42	50,267.94	9,130.54	25,487.50	15
105,452.03	30,178.04	38,414.26	14,174.87	16
				17
68,876.33	29,815.89	20,946.26	10,838.81	18
....	864.54	....	....	19
15,378.23	....	5,668.55	....	20
84,254.56	30,680.43	26,614.81	10,838.81	21
21,197.47	(502.39)	11,799.45	3,336.06	22
....	....	....	....	23
1,213.88	418.60	....	979.58	24
....	81.10	10.00	....	25
22,411.35	(2.69)	11,809.45	4,315.64	26
				27
10,397.83	13,023.34	....	....	28
....	....	....	....	29
....	2,121.83	....	....	30
10,397.83	15,145.17	....	....	31
12,013.52	(15,147.86)	11,809.45	4,315.64	32
69,375.94	68,421.23	89,547.09	16,078.17	33
$ 81,389.46	$53,273.37	$101,356.54	$20,393.81	34

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	DERRY	DOVER
		DERRY SHOE EMPLOYEES CREDIT UNION	D R C EMPLOYEES CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$3,494.80	$42,604.13
3	Interest received on securities	....	....
4	Interest received on bank deposits	305.47	2,999.89
5	Fines	....	....
6	Other current operating earnings	....	898.70
7	Gross Current Operating Earnings	3,800.27	46,502.72
8	CURRENT OPERATING EXPENSES:		
9	Salaries	....	10,167.25
10	Borrowers' insurance	208.96	1,379.78
11	Life savings insurance	262.92	1,865.35
12	Interest on borrowed money	....	....
13	Rent or maintenance of owned quarters	....	....
14	Other current operating expenses	1,649.36	11,576.89
15	Total Current Operating Expenses	2,121.24	24,989.27
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	1,679.03	21,513.45
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	1,386.80	17,224.05
19	Depositors	....	....
20	Interest refunds	....	....
21	Total	1,386.80	17,224.05
22	NET EARNINGS	292.23	4,289.40
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	211.00	357.57
25	ENTRANCE FEES	9.50	....
26	Subtotal	512.73	4,646.97
27	LOSSES AND CHARGE OFFS:		
28	On loans	1,642.32	....
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	1,642.32	....
32	NET CHANGE FOR PERIOD	(1,129.59)	4,646.97
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	6,540.30	26,437.70
34	SURPLUS ACCOUNT AT END OF PERIOD	$5,410.71	$31,084.67

DOVER		EXETER	HANOVER	
K P CREDIT UNION	W D H EMPLOYEES CREDIT UNION	PEA CREDIT UNION	HANOVER CREDIT UNION	
				1
$36,515.92	$5,801.97	$ 89,505.87	$60,666.97	2
908.68	....	11,808.71	....	3
44.61	1,980.67	12.73	363.02	4
....	....	....	....	5
862.78	....	3,382.05	1,080.36	6
38,331.99	7,782.64	104,709.36	62,110.35	7
				8
12,781.05	945.00	2,962.87	15,136.79	9
1,987.56	410.98	5,267.22	3,332.48	10
1,897.46	652.26	3,029.88	2,893.11	11
628.27	....	....	3,317.31	12
....	....	....	1,500.00	13
7,113.90	1,831.88	3,376.64	13,773.46	14
24,408.24	3,840.12	14,636.61	39,953.15	15
13,923.75	3,942.52	90,072.75	22,157.20	16
				17
13,891.31	3,520.79	65,060.05	18.742.65	18
....	....	....	....	19
....	....	....	....	20
13,891.31	3,520.79	65,060.05	18,742.65	21
32.44	421.73	25,012.70	3,414.55	22
....	....	....	....	23
6.08	606.07	....	430.53	24
....	6.00	16.50	....	25
38.52	1,033.80	25,029.20	3,845.08	26
				27
368.09	1,019.66	2,861.65	3,418.49	28
....	....	....	....	29
2.49	....	....	38.21	30
370.58	1,019.66	2,861.65	3,456.70	31
(332.06)	14.14	22,167.55	388.38	32
2,586.05	5,315.66	64,216.80	2,065.77	33
$ 2,253.99	$5,329.80	$ 86,384.35	$ 2,454.15	34

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	KEENE	
		M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$190,860.89	$125,286.92
3	Interest received on securities	9,413.70	6,053.63
4	Interest received on bank deposits	....	1.17
5	Fines	....	....
6	Other current operating earnings	847.75	411.53
7	Gross Current Operating Earnings	201,122.34	131,753.25
8	CURRENT OPERATING EXPENSES:		
9	Salaries	28,570.43	31,029.95
10	Borrowers' insurance	5,602.74	4,227.07
11	Life savings insurance	3,436.41	3,369.17
12	Interest on borrowed money	13,695.82	12,505.01
13	Rent or maintenance of owned quarters	....	3,518.44
14	Other current operating expenses	23,103.17	29,346.16
15	Total Current Operating Expenses	74,408.57	83,995.80
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST . .	126,713.77	47,757.45
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	83,288.73	47,411.02
19	Depositors	....	....
20	Interest refunds	....	....
21	Total	83,288.73	47,411.02
22	NET EARNINGS	43,425.04	346.43
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	4,058.72	9,673.99
25	ENTRANCE FEES	....	....
26	Subtotal	47,483.76	10,020.42
27	LOSSES AND CHARGE-OFFS:		
28	On loans	12,469.06	6,198.35
29	On securities	....	....
30	All other	8.70	....
31	Total Losses and Charge-offs	12,477.76	6,198.35
32	NET CHANGE FOR PERIOD	35,006.00	3,822.07
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	162,505.90	43,686.48
34	SURPLUS ACCOUNT AT END OF PERIOD	$197,511.90	$ 47,508.55

KEENE S. & C. CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	LEBANON S. B. B. EMPLOYEES CREDIT UNION	MANCHESTER CATHEDRAL PARISH CREDIT UNION	
				1
$7,982.14	$14,555.21	$43,988.12	$178,360.37	2
....	....	....	....	3
98.03	....	5,194.26	1,984.34	4
....	....	....	....	5
423.53	....	650.44	782.23	6
8,503.70	14,555.21	49,832.82	181,126.94	7
				8
1,680.00	1,800.00	9,663.39	16,361.03	9
599.77	1,059.71	....	10,885.78	10
477.97	800.63	1,997.76	6,069.68	11
775.00	....	1,356.20	725.40	12
....	....	6,826.78	1,800.00	13
1,011.83	1,115.05	5,517.25	24,117.05	14
4,544.57	4,775.39	25,361.38	59,958.94	15
3,959.13	9,779.82	24,471.44	121,168.00	16
				17
3,205.06	7,487.80	15,345.25	95,311.02	18
....	....	....	....	19
....	....	....	....	20
3,205.06	7,487.80	15,345.25	95,311.02	21
754.07	2,292.02	9,126.19	25,856.98	22
....	....	....	....	23
....	....	127.00	137.57	24
14.50	11.00	95.00	79.00	25
768.57	2,303.02	9,348.19	26,073.55	26
				27
695.64	....	2,370.03	20.80	28
....	....	....	....	29
....	....	....	....	30
695.64	....	2,370.03	20.80	31
72.93	2,303.02	6,978.16	26,052.75	32
6,928.75	25,106.77	47,882.01	104,335.22	33
$7,001.68	$27,409.79	$54,860.17	$130,387.97	34

		MANCHESTER	
	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$448,523.49	$195,739.78
3	Interest received on securities	26,032.56	6,533.44
4	Interest received on bank deposits	1,140.49	119.05
5	Fines	....	....
6	Other current operating earnings	2,080.75	....
7	Gross Current Operating Earnings	477,777.29	202,392.27
8	CURRENT OPERATING EXPENSES:		
9	Salaries	63,037.36	44,048.00
10	Borrowers' insurance	13,957.95	11,199.03
11	Life savings insurance	....	16,612.35
12	Interest on borrowed money	....	4,807.47
13	Rent or maintenance of owned quarters	4,905.84	4,131.59
14	Other current operating expenses	41,376.66	30,341.52
15	Total Current Operating Expenses	123,277.81	111,139.96
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST . .	354,499.48	91,252.31
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	259,566.91	71,254.68
19	Depositors	....	....
20	Interest refunds	....	....
21	Total	259,566.91	71,254.68
22	NET EARNINGS	94,932.57	19,997.63
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	40,118.92	1,406.91
25	ENTRANCE FEES	....	207.50
26	Subtotal	135,051.49	21,612.04
27	LOSSES AND CHARGE-OFFS:		
28	On loans	3,209.25	10,151.48
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	3,209.25	10,151.48
32	NET CHANGE FOR PERIOD	131,842.24	11,460.56
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	205,350.83	176,654.96
34	SURPLUS ACCOUNT AT END OF PERIOD	$337,193.07	$188,115.52

MANCHESTER				
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	
				1
$305,388.09	$63,320.72	$198,330.41	$871,301.99	2
4,011.94	....	8,769.15	3,214.80	3
36,501.10	2,331.12	4,312.99	1,194.70	4
....	....	....	....	5
34.20	2,306.76	2,017.42	44.99	6
345,935.33	67,958.60	213,429.97	875,756.48	7
				8
52,705.95	9,460.00	22,772.19	76,608.81	9
21,018.17	5,935.34	4,372.16	25,993.44	10
27,527.90	721.75	2,725.59	....	11
10,607.23	2,729.84	....	25,003.86	12
....	1,600.00	....	9,540.54	13
21,702.73	10,564.29	12,965.53	70,238.79	14
133,561.98	31,011.22	42,835.47	207,385.44	15
212,373.35	36,947.38	170,594.50	668,371.04	16
				17
112,298.71	29,335.51	113,784.56	527,435.35	18
....	....	....	....	19
* 83,629.39	....	....	....	20
195,928.10	29,335.51	113,784.56	527,435.35	21
16,445.25	7,611.87	56,809.94	140,935.69	22
....	....	....	....	23
3,967.98	193.92	70.94	2,419.63	24
50.75	620.50	48.75	130.50	25
20,463.98	8,426.29	56,929.63	143,485.82	26
				27
5,764.00	1,687.56	563.81	1,229.95	28
....	....	....	....	29
....	....	....	....	30
5,764.00	1,687.56	563.81	1,229.95	31
14,699.98	6,738.73	56,365.82	142,255.87	32
566,821.46	11,744.82	217,235.44	836,045.68	33
$581,521.44	$18,483.55	$273,601.26	$978,301.55	34

*Represents two years refunds

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	MANCHESTER	NASHUA
		UNION LEADER EMPLOYEES CREDIT UNION	J.-F. McELWAIN NASHUA EMPLOYEES CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$ 70,189.88	$203,845.16
3	Interest received on securities	....	6,556.78
4	Interest received on bank deposits	7,171.27	....
5	Fines	....	....
6	Other current operating earnings	....	5,307.02
7	Gross Current Operating Earnings	77,361.15	215,708.96
8	CURRENT OPERATING EXPENSES:		
9	Salaries	9,222.79	40,882.56
10	Borrowers' insurance	4,485.32	8,267.85
11	Life savings insurance	3,352.51	6,600.28
12	Interest on borrowed money	....	9,461.79
13	Rent or maintenance of owned quarters	....	3,267.51
14	Other current operating expenses	2,734.59	44,288.58
15	Total Current Operating Expenses	19,795.21	112,768.57
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST . .	57,565.94	102,940.39
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	31,124.52	83,789.59
19	Depositors	....	....
20	Interest refunds	14,868.34	....
21	Total	45,992.86	83,789.59
22	NET EARNINGS	11,573.08	19,150.80
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	....	2,746.32
25	ENTRANCE FEES	6.75	788.80
26	Subtotal	11,579.83	22,685.92
27	LOSSES AND CHARGE-OFFS:		
28	On loans	....	16,215.97
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	....	16,215.97
32	NET CHANGE FOR PERIOD	11,579.83	6,469.95
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	133,320.55	38,475.96
34	SURPLUS ACCOUNT AT END OF PERIOD	$144,900.38	$ 44,945.91

NASHUA			NEWINGTON	
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	
				1
$195,554.46	$40,383.44	$ 50,314.69	$56,354.03	2
15,054.01	....	17,372.04	....	3
136.54	892.86	....	4,433.92	4
....	....	....	....	5
1,902.34	1,122.50	100.38	955.00	6
212,647.35	42,398.80	67,787.11	61,742.95	7
				8
33,675.82	7,279.68	6,090.00	11,472.50	9
10,497.12	1,894.22	4,158.21	3,867.97	10
7,882.21	1,865.92	3,134.08	3,002.05	11
....	681.31	....	....	12
3,660.07	....	....	....	13
35,966.56	7,742.33	6,956.85	5,497.00	14
91,681.78	19,463.46	20,339.14	23,839.52	15
120,965.57	22,935.34	47,447.97	37,903.43	16
				17
84,624.33	17,130.91	43,506.83	25,354.79	18
....	....	....	....	19
....	....	....	2,765.25	20
84,624.33	17,130.91	43,506.83	28,120.04	21
36,341.24	5,804.43	3,941.14	9,783.39	22
....	....	....	....	23
558.25	1,130.94	3,403.17	594.22	24
518.00	8.25	65.00	....	25
37,417.49	6,943.62	7,409.31	10,377.61	26
				27
2,894.27	2,369.09	7,787.99	....	28
....	....	....	....	29
....	....	17,127.31	....	30
2,894.27	2,369.09	24,915.30	....	31
34,523.22	4,574.53	(17,505.99)	10,377.61	32
164,985.96	28,095.24	110,356.25	60,625.87	33
$199,509.18	$32,669.77	$ 92,850.26	$71,003.48	34

		ORFORD	PETERBOROUGH
	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$1,776.40	$260,636.92
3	Interest received on securities	....	49,883.23
4	Interest received on bank deposits	451.51	3,047.12
5	Fines	....	....
6	Other current operating earnings	....	591.20
7	Gross Current Operating Earnings	2,227.91	314,158.47
8	CURRENT OPERATING EXPENSES:		
9	Salaries	....	27,665.06
10	Borrowers' insurance	102.06	5,883.83
11	Life savings insurance	177.11	....
12	Interest on borrowed money	....	....
13	Rent or maintenance of owned quarters	....	43,600.00
14	Other current operating expenses	251.86	13,628.49
15	Total Current Operating Expenses	531.03	90,777.38
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	1,696.88	223,381.09
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	1,532.72	196,721.31
19	Depositors	....	....
20	Interest refunds	....	....
21	Total	1,532.72	196,721.31
22	NET EARNINGS	164.16	26,659.78
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	309.81	331.99
25	ENTRANCE FEES	2.00	....
26	Subtotal	475.97	26,991.77
27	LOSSES AND CHARGE-OFFS:		
28	On loans	....	957.49
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	....	957.49
32	NET CHANGE FOR PERIOD	475.97	26,034.28
33	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	3,453.91	130,832.14
34	SURPLUS ACCOUNT AT END OF PERIOD	$3,929.88	$156,866.42

ROCHESTER		SANDOWN	SOMERSWORTH	SUNCOOK	
HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	
					1
$114,477.46	$ 3,764.61	$ 945.51	$224,815.49	$158,937.54	2
7,781.03	....	....	10,094.49	15,786.45	3
....	20.82	774.57	409.09	269.58	4
....	....	....	....	....	5
....	108.00	40.67	4,023.40	1,222.64	6
122,258.49	3,893.43	1,760.75	239,342.47	176,216.21	7
					8
15,739.85	100.00	....	37,090.65	27,187.05	9
5,326.52	272.91	55.81	10,226.66	2,646.42	10
3,640.35	240.92	151.16	....	....	11
18.08	....	....	21,207.17	....	12
3,400.00	....	....	....	4,492.07	13
13,270.03	1,189.26	295.17	22,788.88	19,515.26	14
41,394.83	1,803.09	502.14	91,313.36	53,840.80	15
80,863.66	2,090.34	1,258.61	148,029.11	122,375.41	16
					17
52,195.99	1,871.15	1,157.61	111,593.34	77,423.98	18
....	....	....	....	20,042.52	19
....	....	....	....	....	20
52,195.99	1,871.15	1,157.61	111,593.34	97,466.50	21
28,667.67	219.19	101.00	36,435.77	24,908.91	22
....	....	....	....	....	23
62.13	....	....	600.00	1,791.83	24
....	9.00	.25	94.00	....	25
28,729.80	228.19	101.25	37,129.77	26,700.74	26
					27
2,058.05	....	....	1,025.30	3,658.57	28
....	....	....	....	....	29
....	462.59	....	....	526.07	30
2,058.05	462.59	....	1,025.30	4,184.64	31
26,671.75	(234.40)	101.25	36,104.47	22,516.10	32
81,263.21	14,301.67	3,666.68	209,909.90	226,687.46	33
$107,934.96	$14,067.27	$3,767.93	$246,014.37	$249,203.56	34

MANCHESTER

ST. MARY'S BANK
200 McGREGOR STREET - 03102
TEL. 669-4600

Year of Incorporation, 1909

Gerard O. Bergevin
President

Gerald Robert
Secretary

Simonne R. Roy
Comptroller

Ovide A. Lamontagne
Vice President

Leonard O. Lacouture
Assistant Treasurer

Norman J. Chapdelaine
Treasurer and Manager

Raymond Lessard
Assistant Loan Officer

DIRECTORS

- *Gerard O. Bergevin
- *Raymond A. Cloutier
- *Robert A. Duval
- *Herve J. Gagnon
- *Louis P. Gagnon
- *Ovide A. Lamontagne
- *Gerald O. Rheault
- *Gerald Robert
- *Edward J. Roy

GENERAL INFORMATION

Surety coverage	$2,000,000
Total compensation paid to officers and employees (including directors)	$276,203
Total number of accounts	10,693

ASSETS

Cash and due from banks	$ 3,173,157
Investments	2,588,481
Real estate loans	19,512,161
Collateral loans	521,701
Instalment loans	620,372
Unsecured loans	1,100,163
Federal funds sold	1,200,000
Bank premises, vaults, furniture & fixtures	1,425,672
Other real estate owned	......
Other assets	153,446
Total Assets	$30,295,153

LIABILITIES AND CAPITAL

Shares	$ 250,316
Demand deposits	3,240,716
Savings deposits	24,849,248
Club deposits	32,895
Other liabilities	53,324
Guaranty fund	1,041,801
Undivided profits	537,939
Other reserves	288,914
Total Liabilities and Capital	$30,295,153

*Investment Committee Member

ST. MARY'S BANK

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

OPERATING EARNINGS: (CENTS OMITTED)	
Interest and fees on loans	$1,788,735
Interest and dividends on securities	303,467
Commissions, collection, exchange and service charges	37,964
Income on federal funds sold and loans & securities purchased under agreement to resell	52,088
Other Operating earnings	1,504
Total Operating Earnings	2,183,758
OPERATING EXPENSES:	
Salaries, wages and fees	276,203
Employee benefits	75,805
Net occupancy expense of bank premises	99,023
Interest on capital notes and debentures	......
Interest on borrowings and related liabilities	......
Furniture and equipment expense	67,050
Net actual loan losses	5,665
Other operating expenses	115,366
Total Operating Expenses	639,112
NET OPERATING EARNINGS BEFORE TAXES	1,544,646
LESS: Applicable income taxes	......
NET OPERATING EARNINGS AFTER TAXES	1,544,646
NET EARNINGS AVAILABLE FOR INTEREST & DIVIDENDS ON DEPOSITS	1,544,646
INTEREST AND DIVIDENDS ON DEPOSITS	1,400,603
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	144,043
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	......
Other net non-operating (charges)/credits	(22,242)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(22,242)
NET INCOME	121,801
DIVIDENDS PAID ON CAPITAL STOCK	......
NET INCOME AFTER DIVIDENDS	121,801
OTHER INCREASES IN CAPITAL ACCOUNTS	......
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE FOR PERIOD	121,801
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,746,853
CAPITAL ACCOUNT AT END OF PERIOD	$1,868,654

CREDIT UNIONS

AGGREGATE STATEMENT OF CONDITION

			% of Total Assets	
No. of Credit Unions Reporting	38 June 30, 1979	33 June 30, 1969	June 30, 1979	June 30, 1969
ASSETS				
Cash and due from banks	$ 7,391,803	$ 4,454,997	7.32	11.67
Investments	7,647,154	5,440,484	7.57	14.25
Federal funds sold	1,200,000	900,000	1.19	2.36
Real estate loans	29,717,773	12,738,339	29.44	33.36
Collateral loans	41,092,014	9,505,610	40.71	24.89
Unsecured loans	11,331,443	4,474,035	11.23	11.72
Banking premises, furniture and fixtures	2,261,520	643,279	2.24	1.68
Other assets	301,407	26,262	.30	.07
Total Assets	$100,943,114	$38,183,006	100.00	100.00
LIABILITIES AND SURPLUS			% of Total Liabilities and Surplus	
LIABILITIES				
Shares	$ 53,260,982	$14,168,798	52.76	37.11
Demand	3,240,716	......	3.21	...
Deposits	33,232,501	19,418,706	32.92	50.86
Club accounts	402,814	112,763	.40	.29
Notes payable	827,451	197,750	.82	.52
Other liabilities	864,014	724,975	.86	1.90
Total Liabilities	91,828,478	34,622,992	90.97	90.68
SURPLUS ACCOUNTS				
Guaranty	5,628,341	1,405,613	5.58	3.68
Undivided profits	2,607,763	1,810,311	2.58	4.74
Reserves	878,532	344,090	.87	.90
Total Surplus Accounts	9,114,636	3,560,014	9.03	9.32
Total Liabilities and Surplus	$100,943,114	$38,183,006	100.00	100.00

CREDIT UNIONS

AGGREGATE STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

	June 30, 1979	June 30, 1969
CURRENT OPERATING EARNINGS:		
Interest received on loans	$7,623,222	$1,991,912
Interest received on securities	961,867	365,504
Interest received on bank deposits	155,882	108,986
Fines	......	304
Other current operating earnings	131,555	56,316
Gross Current Operating Earnings	8,872,526	2,523,022
CURRENT OPERATING EXPENSES:		
Salaries	1,072,227	335,291
Borrowers' insurance	240,351	72,056
Life savings insurance	164,800	56,341
Interest on borrowed money	113,341	11,110
Rent or maintenance of owned quarters	211,530	23,783
Other current operating expenses	898,528	205,610
Total Current Operating Expenses	2,700,777	704,191
NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	6,171,749	1,818,831
DIVIDENDS AND INTEREST PAID:		
Shareholders	2,906,403	576,373
Depositors	1,870,555	819,663
Interest refunds	175,402	57,738
Total Dividends and Interest Paid	4,952,360	1,453,774
NET EARNINGS	1,219,389	365,057
PROFITS ON ASSETS SOLD OR EXCHANGES	......	26,937
RECOVERIES	84,155	18,215
ENTRANCE FEES	2,873	970
Subtotal	1,306,417	411,179
LOSSES AND CHARGE-OFFS:		
On loans	161,800	32,880
On securities	......	1,804
All other	42,673	1,092
Total Losses and Charge-offs	204,473	35,776
NET CHANGE FOR PERIOD	1,101,944	375,403
SURPLUS ACCOUNT AT BEGINNING OF PERIOD	8,012,692	3,184,613
SURPLUS ACCOUNT AT END OF PERIOD	$9,114,636	$3,560,016

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
10 FORT EDDY ROAD - 03301
TEL. 224-1432

Year of Incorporation, 1952

Daniel G. Edgar
President

Lyman A. Cousens
Edward J. Haseltine
Norman F. C. Kent
Vice Presidents

John A. Clements
Secretary

W. Herbert Lamb
Assistant Secretary

Richard F. Upton
Clerk

Vasilike Kounas
Treasurer

Herbert E. Little
Assistant Treasurer

DIRECTORS

- William A. Adams, Jr.
- Bradford F. Alden
- Paul G. Campagna
- *John A. Clements
- Richard H. Cole
- *Lyman A. Cousens
- Phillip D. Drapeau
- Richard B. Dugger
- *Daniel G. Edgar
- Joseph F. Gaulin
- George Gilman
- Charles Griffin, Jr.
- Fred J. Hackett
- *Edward J. Haseltine
- Russell F. Ingram
- Ralph E. Jensen
- Bruce Johnstone
- Robert M. Keating
- *Norman F. C. Kent
- William F. Kidder
- Roy M. Malool
- J. Neal Martin
- William D. McGeehan
- Thomas Palazzi
- Charles F. Rutter
- Stephen W. Smith
- Donald W. Stahle
- Ross A. Tait
- Samuel Tamposi
- James E. Thayer, Jr.
- Warren D. Thompson
- James D. Walker
- Richard J. Weed
- Raymond B. Woolson

GENERAL INFORMATION

Surety coverage	$20,000
Total compensation paid to officers and employees (including directors).	20,970

ASSETS

CURRENT ASSETS:			
Cash - regular account	$ 2,719		
Cash - special account	2,303		
Cash - statement savings account	40,435		
Petty cash	20		
Repurchase agreements & Certificates of Deposits	311,667		
Total Cash and Due from Banks		$ 357,144	
Accrued interest receivable		15,978	
Prepaid insurance		212	
Prepaid rent		500	
Loans receivable	1,761,116		
Less: Allowance for uncollectible loans . .	49,000		
Net depreciated value		1,712,116	
Total Current Assets			$2,085,950
FIXED ASSETS:			
Furniture and fixtures		899	
Less: Reserve for depreciation		750	
Net depreciated value			149
Total Assets			$2,086,099

*Executive Committee Member

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

LIABILITIES AND CAPITAL

LIABILITIES:		
Notes payable - members	$1,948,450	
Accrued interest on notes payable	35,723	
Accrued state taxes	574	
Unclaimed dividends payable	162	
Employees' payroll taxes	450	
Total Liabilities		$1,985,359
CAPITAL STOCK		109,100
SURPLUS		(8,360)
Total Liabilities and Capital		$2,086,099

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:		
Interest on loans receivable	$164,489	
Interest on investments	21,515	
Service fee and miscellaneous	1,831	$187,835
OPERATING EXPENSES:		
Salaries	20,970	
Manager's expense	1,518	
Interest on notes payable - members	74,837	
Expense of occupancy and maintenance of quarters	5,707	
Taxes other than income and real estate	1,694	
Provision for loan losses	......	
Miscellaneous	4,422	109,148
NET OPERATING EARNINGS BEFORE INCOME TAXES		78,687
LESS: Applicable income taxes		6,457
NET OPERATING EARNINGS AFTER TAXES		72,230
NON-OPERATING (CHARGES)/CREDITS		......
SUBTOTAL		72,230
OTHER INCREASES IN CAPITAL ACCOUNTS		3,000
OTHER DECREASES IN CAPITAL ACCOUNTS		......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD		75,230
CAPITAL ACCOUNT AT BEGINNING OF PERIOD		25,510
CAPITAL ACCOUNT AT END OF PERIOD		$100,740

ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES

American Finance Corporation of New Hampshire	Dover
American Finance Corporation of New Hampshire	Exeter
American Finance Corporation of New Hampshire	Lebanon
American Finance Corporation of New Hampshire	Manchester
American Finance Corporation of New Hampshire	Nashua
American Finance Corporation of New Hampshire	Portsmouth
American Finance Corporation of New Hampshire	Rochester
American Funding Corp.	Manchester
Associates Financial Services of America, Inc.	Laconia
Associates Financial Services of America, Inc.	Manchester
Associates Financial Services of America, Inc.	Nashua
Associates Financial Services of America, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Franklin
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Milford
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Portsmouth
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	West Lebanon
Baker Financial Services	Manchester
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Keene
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon

SECOND MORTGAGE HOME LOAN LICENSEES

Builders Acceptance Co. (Woodmaster, Inc.)	Hooksett
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Keene
Commercial Credit Corporation	Manchester
Commercial Credit Corporation	Portsmouth
Domestic Safe Deposit Co.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services, Inc.	Manchester
Financial Development Corporation	Manchester
GECC Financial Services	Salem
Guardian Credit Corp.	Manchester
Homeowners Financial Services of New Hampshire, Inc.	Manchester
Household Finance Corporation	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Marquette Credit Union	Manchester
Money Store, The	Concord
Nashua Finance Co. Inc.	Nashua
Northern Credit Corporation of Connecticut	Nashua
Romar Enterprises, Inc.	Manchester
Sentinel Research & Service Corporation	Manchester
Signal Finance of New Hampshire, Inc.	Salem
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover
Union Capital Corporation of Connecticut	Nashua
Robert Webb	Exeter

CONSOLIDATED REPORT
OF
70 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

STATEMENT OF CONDITION

ASSETS

Cash on hand and in banks	$ 134,831.06	
Loans receivable (second mortgage home loans)	37,840,411.31	
Furniture, fixtures and equipment	239,141.59	
Organization expense	17,491.60	
Deferred charges	246,001.43	
Other assets	20,457,872.34	
Total Assets Used and Useful in Second Mortgage Home Loan Business		$58,935,749.33
Assets Not Used in Second Mortgage Home Loan Business		18,307,928.60
Total Assets		$77,243,677.93

LIABILITIES AND CAPITAL

Notes and accounts payable	$40,465,922.10	
Capital stock	290,336.00	
Surplus	9,048,876.27	
Net worth	180,840.86	
Reserve for bad debts	1,580,352.01	
Other reserves	246,362.63	
Deferred income	2,703,412.17	
Other liabilities	22,727,575.89	
Total Liabilities and Capital		$77,243,677.93

CONSOLIDATED REPORT
OF
70 LICENSEES

STATEMENT OF INCOME AND EXPENSE

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:		
Interest collected on loans	$4,860,416.90	
Other income	102,488.54	
Total Income		$4,962,905.44
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:		
Advertising	65,148.79	
Auditing	6,475.69	
Insurance and fidelity bonds	13,289.73	
Legal fees	49,441.24	
Postage, printing and stationery	54,207.99	
Rent	101,636.60	
Salaries	556,821.11	
Taxes:		
License fees	7,189.78	
State and local	33,152.72	
Federal	138,671.56	
Other	948,990.94	
Total Expense		1,975,026.15
NET EARNINGS		2,987,879.29
OTHER INCOME (NON-CURRENT)		196,359.71
Subtotal		3,184,239.00
OTHER CHARGES (NON-CURRENT)		463,744.66
NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS		$2,720,494.34
Interest Paid on Borrowed Funds		$2,235,055.25

CONSOLIDATED REPORT
OF
70 LICENSEES

ANALYSIS OF LOANS

	No. of Loans	Amount	Average
Loan Balances Outstanding June 30, 1978	3,222	$25,962,822.40	$8,057.98
Loans Made During the Year	2,279	22,003,235.12	9,654.78
Loan Balances Outstanding June 30, 1979	4,224	37,840,411.31	8,958.43

ANALYSIS BY SIZE

	No. of Loans	Amount	Average
Loans Made During the Year Classified By Size:			
$ 1,500.00 or Less	2	$ 1,930.40	$ 965.20
$ 1,500.01 to $ 2,000.00	17	29,901.51	1,758.91
$ 2,000.01 to $ 2,500.00	6	13,441.64	2,240.27
$ 2,500.01 to $ 3,000.00	29	74,492.69	2,568.71
$ 3,000.01 to $ 4,000.00	65	199,467.24	3,068.73
$ 4,000.01 to $ 5,000.00	102	417,562.30	4,093.75
$ 5,000.01 to $ 7,500.00	395	2,407,997.51	6,096.20
$ 7,500.01 to $10,000.00	460	3,478,150.16	7,561.20
$10,000.01 to $15,000.00	1,203	15,380,291.67	12,784.95
Total	2,279	$22,003,235.12	$ 9,654.78

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN COMPANIES

Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Dover
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Laconia
Allstate Enterprises, Inc.	Manchester
Allstate Enterprises, Inc.	Portsmouth
American Finance Corporation of New Hampshire	Dover
American Finance Corporation of New Hampshire	Exeter
American Finance Corporation of New Hampshire	Lebanon
American Finance Corporation of New Hampshire	Manchester
American Finance Corporation of New Hampshire	Nashua
American Finance Corporation of New Hampshire	Portsmouth
American Finance Corporation of New Hampshire	Rochester
Associates Financial Services Company of New Hampshire, Inc.	Laconia
Associates Financial Services Company of New Hampshire, Inc.	Manchester
Associates Financial Services Company of New Hampshire, Inc.	Nashua
Associates Financial Services Company of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Franklin
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Milford
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Portsmouth
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	West Lebanon

SMALL LOAN COMPANIES

Beneficial Finance Co. of New Hampshire	Concord
Beneficial Finance Co. of New Hampshire	Derry
Beneficial Finance Co. of New Hampshire	Dover
Beneficial Finance Co. of New Hampshire	Keene
Beneficial Finance Co. of New Hampshire	Laconia
Beneficial Finance Co. of New Hampshire	Manchester
Beneficial Finance Co. of New Hampshire	Milford
Beneficial Finance Co. of New Hampshire	Nashua
Beneficial Finance Co. of New Hampshire	Portsmouth
Beneficial Finance Co. of New Hampshire	Rochester
Beneficial Finance Co. of New Hampshire	West Lebanon
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Keene
Commercial Credit Corporation	Manchester
Commercial Credit Corporation	Portsmouth
FinanceAmerica Corporation of New Hampshire Inc.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Guardian Credit Corp.	Manchester
Household Finance Corporation	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Sentinel Research & Service Corporation	Manchester
Signal Finance of New Hampshire, Inc.	Salem
Taube Finance Co., Inc.	Manchester

CONSOLIDATED REPORT
OF
61 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

STATEMENT OF CONDITION

ASSETS

	Small Loan Business	Other Business
Cash on hand and in banks	$ 91,040.81	$ 47,647.26
Accounts receivable	12,230.54	20,110.27
Loans receivable	52,527,797.75	37,730,553.55
Furniture, fixtures and equipment	265,553.73	228,090.41
Accrued interest receivable	174,729.63	1,584.24
Organization expense	....	17,491.60
Deferred charges	123,418.48	82,181.39
Other assets	647,480.87	1,233,077.94
Total Assets	$53,842,251.81	$39,360,736.66

LIABILITIES AND CAPITAL

	Small Loan Business	Other Business
Accounts payable	$11,579,190.49	$ 5,311,852.95
Notes payable	248,100.00	2,344,328.00
Deferred income and unearned charges	390,034.47	3,062,430.68
Due home office and subsidiaries	32,027,173.12	23,999,053.54
Other liabilities	977,099.27	439,292.17
Capital stock	93,342.38	145,451.62
Surplus (including undivided profits)	6,742,741.01	2,933,253.02
Reserve for bad debts	1,574,566.22	814,146.39
Other reserves	210,004.85	310,928.29
Total Liabilities and Capital	$53,842,251.81	$39,360,736.66

CONSOLIDATED REPORT
OF
61 LICENSEES

STATEMENT OF INCOME AND EXPENSE

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Income collected on loans	$9,344,412.35	$3,033,402.18
Default charges	21,285.33	26,954.25
Deferment charges	1,584.24	15,341.84
Insurance commissions	131,971.69	8,106.53
Other income	66,235.39	13,854.90
Total Income	9,565,489.00	3,097,659.70
EXPENSE OF CONDUCTING BUSINESS:		
Advertising	158,153.75	37,931.93
Auditing	16,366.21	5,121.32
Insurance and fidelity bonds	33,057.47	10,741.00
Legal fees	80,908.99	32,941.97
Postage, printing and stationery	139,793.17	41,150.22
Rent	241,175.09	72,816.77
Salaries	1,315,091.57	397,812.48
Taxes:		
License fees	23,810.96	5,710.64
State and local	62,841.89	31,187.41
Federal	173,550.46	94,901.87
Other	1,710,169.18	605,812.67
Total Expense	3,954,918.74	1,336,128.28
NET EARNINGS	5,610,570.26	1,761,531.42
RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	253,453.72	7,651.26
Subtotal	5,864,023.98	1,769,182.68
BAD DEBTS CHARGED OFF	400,399.49	40,258.50
ADDITIONS TO RESERVE FOR BAD DEBTS	1,058,880.73	353,182.60
Total Charges	1,459,280.22	393,441.10
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$4,404,743.76	$1,375,741.58
Interest Paid on Borrowed Funds	$4,313,285.67	$1,387,343.00

CONSOLIDATED REPORT
OF
61 LICENSEES

ANALYSIS OF LOANS

	Small Loan Business	
	No. of Loans	Amount
Loan Balances Outstanding June 30, 1978	34,912	$59,442,439.86
Loans Made During the Year	33,156	53,188,890.37
Loan Balances Outstanding June 30, 1979	36,529	52,527,797.75

ANALYSIS BY SIZE AND TYPE OF SECURITY

	No. of Loans	Amount
Loans Made During the Year Classified by Size:		
$ 300.00 or less	1,930	$ 407,265.51
$ 300.01 to $ 750.00	8,020	4,152,255.97
$ 750.01 to $1,000.00	3,539	3,063,576.21
$1,000.01 to $1,500.00	5,580	6,854,068.54
$1,500.01 to $2,000.00	3,900	6,748,085.45
$2,000.01 to $3,000.00	5,526	13,471,115.93
$3,000.01 to $5,000.00	4,661	18,492,522.76
Total	33,156	$53,188,890.37
Loans Made During the Year Based in Whole or in Larger Part on:		
Chattel mortgages on household goods	5,711	17,627,081.37
Automobiles	2,982	6,485,345.72
Other chattels	1,239	3,880,612.17
Unsecured notes	21,334	22,167,060.91
Endorsed notes	1,163	1,501,741.51
Wage assignments	28	58,673.04
Other considerations	699	1,468,375.65
Real estate	.....	....
Total	33,156	$53,188,890.37

NON-PAYING DELINQUENT ACCOUNTS

	No. of Accounts	Amount of Unpaid Balances
Accounts with No Payment of Either Principal or of Charges:		
One month	3,246	$4,588,129.77
Two months	668	749,745.99
Three months or more	1,383	1,645,615.37
Total	5,297	$6,983,491.13

CONSOLIDATED REPORT
OF
61 LICENSEES

SUITS, POSSESSION AND SALE OF CHATTELS

	Small Loan Business	
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	97	$134,062.36
Suits instituted during the year	116	154,121.56
Suits on which judgment was secured during the year	73	85,080.22
Suits settled before judgment during the year	20	22,281.24
Suits pending at close of current year	120	180,822.46
WAGE ASSIGNMENTS FILED DURING THE YEAR	...	....
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	1	3,300.00
(2) When not in use	1	812.00
By Voluntary Surrender		
(1) When in use	6	5,158.64
(2) When not in use	8	8,177.16
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	5	9,333.00
(2) When not in use	7	11,084.30
By Voluntary Surrender		
(1) When in use	5	12,927.00
(2) When not in use	10	19,453.45
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	4	3,861.00
(2) When not in use	2	1,297.98
By Voluntary Surrender		
(1) When in use	5	3,767.00
(2) When not in use	10	10,899.00
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	13	14,166.64
(2) When not in use	10	23,030.12
(B) Without Borrower's Consent		
(1) When in use	1	1,601.00
(2) When not in use	5	6,506.14

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Alton:	* Farmington National and Savings Bank, Farmington
Amherst:	Amherst Bank & Trust Company, The * Milford Co-operative Bank, Milford * Souhegan National Bank of Milford, Milford (2)
Antrim:	* Peterborough Savings Bank, Peterborough
Ashland:	* Meredith Trust Company, Meredith * Meredith Village Savings Bank, Meredith
Atkinson:	* Plaistow Bank and Trust Company, Plaistow
Barrington:	* Dover Federal Savings & Loan Association, Dover * Strafford National Bank, Dover * Strafford Savings Bank, Dover
Bartlett:	* White Mountain National Bank of North Conway, North Conway
Bedford:	Allstate Enterprises, Inc. * Amherst Bank & Trust Company, Amherst * Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester Bedford Bank, The * Manchester Bank, The, Manchester (2) * Merchants Savings Bank of Manchester, New Hampshire, The
Belmont:	Belknap Bank & Trust * Citizens National Bank of Tilton, The, Tilton
Berlin:	Berlin City Bank, The Berlin Co-operative Bank L'Ange Gardien Credit Union North Country Bank, The United Brotherhood Credit Union
Bethlehem:	* Lafayette National Bank, Littleton
Bradford:	* Newport Savings Bank, Newport
Bristol:	Bristol Bank, The IPC Employees Credit Union
Campton:	* Pemigewasset National Bank of Plymouth, The, Plymouth * Plymouth Guaranty Savings Bank, Plymouth
Canaan:	* Mascoma Savings Bank, Lebanon
Candia:	* Derry Bank and Trust Company, Derry
Charlestown:	Connecticut River Bank * Connecticut River Bank
Chester:	* Derry Bank and Trust Company, Derry
Claremont:	City Bank and Trust Claremont Community Federal Credit Union Claremont Municipal Employees Federal Credit Union Claremont National Bank Claremont Savings Bank Indian Head National Bank of Claremont

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Colebrook:
Farmers and Traders National and Savings Bank of Colebrook, The
First Colebrook Bank, The

Concord:
Allstate Enterprises, Inc.
Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
* Bank of New Hampshire, National Association, Manchester (2)
Beneficial Finance Co. of New Hampshire
+ Beneficial Mortgage Co. of New Hampshire
Concord Credit Union
Concord Federal Savings & Loan Association
Concord National Bank
* Concord National Bank (2)
Concord Postal Credit Union
Concord Savings Bank
* Concord Savings Bank (2)
+ Domestic Safe Deposit Co.
FinanceAmerica Corporation of New Hampshire Inc.
+ FinanceAmerica Corporation of New Hampshire Inc.
Household Finance Corporation
+ Household Finance Corporation
Indian Head National Bank of Concord
* Indian Head National Bank of Concord
Merrimack County Savings Bank
+ Money Store, The
New Hampshire Business Development Corporation
New Hampshire Central Credit Union
New Hampshire Savings Bank
* New Hampshire Savings Bank (2)
New Hampshire State Employees Federal Credit Union
Spaulding Memorial Federal Credit Union

Contoocook Village:
* Bank of New Hampshire, National Association, Manchester
* New Hampshire Savings Bank, Concord

Conway:
Carroll County Trust Company, The
* White Mountain National Bank of North Conway, North Conway

Derry:
Beneficial Finance Co. of New Hampshire
+ Beneficial Mortgage Co. of New Hampshire
Derry Bank and Trust Company
Derry Shoe Employees Credit Union
Indian Head National Bank of Derry
* Indian Head National Bank of Derry
* Manchester Federal Savings & Loan Association, Manchester

Dover:
Allstate Enterprises, Inc.
American Finance Corporation of New Hampshire
+ American Finance Corporation of New Hampshire
Beneficial Finance Co. of New Hampshire
+ Beneficial Mortgage Co. of New Hampshire
Cocheco Federal Credit Union
D R C Employees Credit Union
Dover Federal Savings & Loan Association
FinanceAmerica Corporation of New Hampshire Inc.
+ FinanceAmerica Corporation of New Hampshire Inc.
Garrison City Federal Credit Union
* Granite State Savings Bank, Somersworth
K P Credit Union
Merchants National Bank
* Merchants National Bank

* Branch
+ Second Mortgage Home Loan Company

Dover: (continued)	Seacoast Savings Bank * Seacoast Savings Bank (2) Strafford National Bank * Strafford National Bank Strafford Savings Bank * Strafford Savings Bank W D H Employees Credit Union
Durham:	* Dover Federal Savings and Loan Association, Dover Durham Trust Company
Enfield:	* Mascoma Savings Bank, Lebanon * National Bank of Lebanon, The, Lebanon
Epping:	* Indian Head National Bank of Exeter, Exeter
Epsom:	* Suncook Bank, The, Suncook
Exeter:	Allstate Enterprises, Inc. American Finance Corporation of New Hampshire + American Finance Corporation of New Hampshire Exeter Banking Company Exeter Co-operative Bank * Exeter Co-operative Bank Indian Head National Bank of Exeter * Indian Head National Bank of Exeter PEA Credit Union + Robert Webb
Farmington:	Farmington National and Savings Bank
Franklin:	Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. Franklin Co-operative Bank Franklin National Bank, The * Franklin National Bank, The Franklin Savings Bank Webster Valve Employees Federal Credit Union
Gilford:	* Indian Head National Bank of Laconia, Lakeport * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia
Glen:	* North Conway Bank, North Conway
Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank of Nashua, Nashua * Merchants National Bank of Manchester, The, Manchester
Gorham:	* Berlin Co-operative Bank, Berlin Gorham Savings Bank White Mountain Bank and Trust Company
Greenland:	* First National Bank of Portsmouth, The, Portsmouth
Greenville:	Mason Village Savings Bank, The
Groveton:	Gropaco Federal Credit Union Peoples National Bank of Groveton

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Hampstead:	* Exeter Co-operative Bank, Exeter
	* Derry Bank and Trust Company, Derry
	* Plaistow Bank and Trust Company, Plaistow
Hampton:	Hampton Co-operative Bank
	Hampton National Bank
	Seacoast Federal Credit Union
Hampton Falls:	* Exeter Banking Company, Exeter
Hanover:	Dartmouth National Bank of Hanover
	* Dartmouth National Bank of Hanover
	Dartmouth Savings Bank
	Hanover Bank & Trust Company
	Hanover Credit Union
	Occum Federal Credit Union
	+ Trustees of Dartmouth College
Henniker:	* Valley Bank, The, Hillsborough
Hillsborough:	* Bank of New Hampshire, National Association, Manchester
	Contoocook Valley Federal Credit Union
	Valley Bank, The
Hinsdale:	* Cheshire National Bank, The, Keene
Hollis:	* First Federal Savings and Loan Association of Nashua, Nashua
	* Souhegan National Bank, Milford
Hooksett:	* Amoskeag National Bank & Trust Co., Manchester
	* Amoskeag Savings Bank, Manchester
	* Suncook Bank, The, Suncook
	+ Builders Acceptance Co.
Hudson:	* Bank of New Hampshire, National Association, Manchester
	* Colonial Bank, The, Nashua
	* First Federal Savings and Loan Association of Nashua
	* Indian Head National Bank of Nashua, Nashua
	* Nashua Federal Savings & Loan Association, Nashua
	* Nashua Trust Company, Nashua
Jaffrey:	Monadnock Bank, The
Keene:	Ashuelot National Bank of Keene, The
	* Ashuelot National Bank of Keene, The
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Cheshire County Savings Bank
	* Cheshire County Savings Bank (2)
	Cheshire Hospital Federal Credit Union
	Cheshire National Bank, The
	* Cheshire National Bank, The
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	K.M.T.C. Employees Federal Credit Union
	Keene Co-operative Bank

* Branch
+ Second Mortgage Home Loan Company

Keene: (continued)	Indian Head National Bank * Indian Head National Bank Keene Savings Bank * Keene Savings Bank Monadnock Credit Union MPB Employees Credit Union NGM Employees Federal Credit Union S. & C. Credit Union
Kingston:	* Plaistow Bank and Trust Company, Plaistow
Laconia:	Allstate Enterprises, Inc. + Associates Financial Services of America, Inc. Associates Financial Services Company of New Hampshire, Inc. Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. Belknap County Federal Employees Credit Union Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire FinanceAmerica Corporation of New Hampshire Inc. + FinanceAmerica Corporation of New Hampshire Inc. * Indian Head National Bank of Laconia Laconia Federal Savings & Loan Association Laconia Needle Employees Federal Credit Union Laconia Peoples National Bank & Trust Co. * Laconia Peoples National Bank & Trust Co. (3) Laconia Savings Bank * New Hampshire Savings Bank, Concord
Lakeport:	Indian Head National Bank of Laconia
Lancaster:	Lancaster National Bank, The Siwooganock Guaranty Savings Bank, The
Langdon:	* Conneticut River Bank, Charlestown
Lebanon:	American Finance Corporation of New Hampshire + American Finance Corporation of New Hampshire Lebanon Bank & Trust Company Mascoma Savings Bank Mascoma Valley Teachers Federal Credit Union National Bank of Lebanon, The S. B. B. Employees Credit Union
Lincoln:	Granite State Trust Company
Lisbon:	* Lafayette National Bank, Littleton
Littleton:	Lafayette National Bank Littleton Savings Bank * Littleton Savings Bank Peoples National Bank of Littleton
Londonderry:	* Indian Head National Bank of Derry, Derry Londonderry Bank and Trust Company * Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Lyme:	* Dartmouth National Bank of Hanover, Hanover

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Manchester:	Allstate Enterprises, Inc.
	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	+ American Funding Corp.
	Amoskeag National Bank & Trust Co.
	* Amoskeag National Bank & Trust Co. (4)
	Amoskeag Savings Bank
	* Amoskeag Savings Bank (4)
	+ Associates Financial Services of America, Inc.
	Associates Financial Services Company of New Hampshire, Inc.
	Avco Financial Services of New Hampshire, Inc. #1
	Avco Financial Services of New Hampshire, Inc. #2
	+ Avco Financial Services of New Hampshire, Inc. #1
	+ Avco Financial Services of New Hampshire, Inc. #2
	B.G.S. Employees Federal Credit Union
	+ Baker Financial Services
	Bank of New Hampshire, National Association
	* Bank of New Hampshire, National Association (4)
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	C.I.T. Financial Services, Inc.
	+ C.I.T. Financial Services, Inc.
	Cathedral Parish Credit Union
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Mortgage Services, Inc.
	+ Financial Development Corporation
	Granite State Credit Union
	Guardian Credit Corp.
	+ Guardian Credit Corp.
	+ Homeowners Financial Services of New Hampshire, Inc.
	Household Finance Corporation
	+ Household Finance Corporation
	* Indian Head National Bank of Nashua, Nashua
	J. F. & Associates Credit Union
	Manchester Bank, The
	* Manchester Bank, The (2)
	Manchester Federal Savings & Loan Association
	* Manchester Federal Savings & Loan Association (2)
	Manchester Municipal Employees Credit Union
	+ Marquette Credit Union
	Merchants National Bank of Manchester, The
	* Merchants National Bank of Manchester, The (2)
	Merchants Savings Bank of Manchester, New Hampshire, The
	* Merchants Savings Bank of Manchester, New Hampshire, The (2)
	N. H. Food Industry Credit Union
	New Hampshire College Federal Credit Union
	Postal Employees' Credit Union of New Hampshire
	+ Romar Enterprises, Inc.
	St. Mary's Bank
	Sentinel Research & Service Corporation
	+ Sentinel Research & Service Corporation
	Taube Finance Co., Inc.
	+ Taube Investment Corporation
	Telephone Workers' Credit Union of New Hampshire
	Union Leader Employees Credit Union
Marlborough:	* Ashuelot National Bank of Keene, The, Keene

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Meredith:	First Bank and Trust Company
	Meredith Bank & Trust
	Meredith Village Savings Bank
Meriden:	* National Bank of Lebanon, The, Lebanon
Merrimack:	* Bank of New Hampshire, National Association, Manchester
	* First Federal Savings and Loan Association, Nashua
	* Indian Head National Bank of Nashua, Nashua
	* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester (2)
Milford:	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of Milford
	+ Beneficial Mortgage Co. of New Hampshire
	Milford Co-operative Bank
	Souhegan National Bank, The
	* Souhegan National Bank, The
Milton:	* Indian Head National Bank of Rochester, Rochester
Moultonborough:	* Meredith Bank & Trust, Meredith
	* Meredith Village Savings Bank, Meredith
Nashua:	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	+ Associates Financial Services of America, Inc.
	Associates Financial Services Company of New Hampshire, Inc.
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	* Bank of New Hampshire, National Association, Manchester (5)
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Colonial Bank, The
	* Colonial Bank, The
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	First Federal Savings and Loan Association
	Hampshire Chemical Employees Federal Credit Union
	Household Finance Corporation
	+ Household Finance Corporation
	Impco Employees Federal Credit Union
	Indian Head National Bank of Nashua
	* Indian Head National Bank of Nashua (2)
	LMF Federal Credit Union
	McElwain, J. F., Nashua Employees Credit Union
	Nashua Federal Savings & Loan Association
	* Nashua Federal Savings & Loan Association (2)
	+ Nashua Finance Co. Inc.
	Nashua Municipal Employees Credit Union
	Nashua Trust Company
	* Nashua Trust Company (3)
	Royal Federal Credit Union
	St. Joseph Hospital Employees Credit Union
	Sanders Employees Federal Credit Union
	Sprague-Nashua Credit Union
	Teradyne Components Employees Federal Credit Union
	Triangle Federal Credit Union
	+ Union Capital Corporation of Connecticut
New Boston:	* Souhegan National Bank, The, Milford

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

New Ipswich:	* Mason Village Savings Bank, The, Greenville
New London:	New London Trust Company, The * New London Trust Company, The
Newington:	* First National Bank of Portsmouth, The, Portsmouth Household Finance Corporation + Household Finance Corporation Newco Credit Union
Newmarket:	* Indian Head National Bank of Exeter, Exeter
Newport:	First Citizens National Bank Newport Savings Bank * Newport Savings Bank Sugar River Savings Bank
North Conway:	* Carroll County Trust Company, The, Conway North Conway Bank White Mountain National Bank of North Conway
North Hampton:	* Hampton National Bank, Hampton
North Woodstock:	* Granite State Trust Company, Lincoln
Northwood:	* Indian Head National Bank of Rochester, Rochester
Orford:	Equity Employees Credit Union * Hanover Bank & Trust Company, Hanover
Ossipee:	* Carroll County Trust Company, The, Conway
Pease Air Force Base:	* Indian Head National Bank of Portsmouth, Portsmouth
Pelham:	Pelham Bank and Trust Company
Penacook:	* Concord National Bank, Concord
Peterborough:	AWANE Credit Union First National Bank of Peterborough, The * First National Bank of Peterborough, The Peterborough Co-operative Bank Peterborough Savings Bank * Peterborough Savings Bank
Piermont:	* Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	* Concord National Bank, Concord * New Hampshire Savings Bank, Concord
Plainfield:	* National Bank of Lebanon, The, Lebanon
Plaistow:	Avco Financial Services of New Hampshire, Inc. * Avco Financial Services of New Hampshire, Inc. Plaistow Bank and Trust Company Plaistow Co-operative Bank
Plymouth:	First Northern Bank and Trust Pemigewasset National Bank of Plymouth, The * Pemigewasset National Bank of Plymouth, The Plymouth Guaranty Savings Bank

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Portsmouth:	Allstate Enterprises, Inc.
	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	C.I.T. Financial Services, Inc.
	+ C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	First National Bank of Portsmouth, The
	* First National Bank of Portsmouth, The
	Indian Head National Bank of Portsmouth
	* Indian Head National Bank of Portsmouth (2)
	Northeast Federal Credit Union
	Piscataqua Savings Bank
	Portsmouth Co-operative Bank
	Portsmouth New Hampshire Municipal Employees Federal Credit Union
	Portsmouth Savings Bank
	Portsmouth Trust Company
	* Portsmouth Trust Company
	Service Federal Credit Union
Raymond:	* Exeter Banking Company, Exeter
	* Exeter Co-operative Bank, Exeter
	* Indian Head National Bank of Exeter, Exeter
Rindge:	* Monadnock Bank, The, Jaffrey
Rochester:	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	+ Associates Financial Services of America, Inc.
	Associates Financial Services Company of New Hampshire, Inc.
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	First National Bank of Rochester
	* First National Bank of Rochester (2)
	* Granite State Savings Bank, Somersworth
	Holy Rosary Credit Union
	* Indian Head Bank of Rochester, National Association, Portsmouth
	Profile Federal Savings & Loan Association
	Rochester Municipal Employees Credit Union
	Rochester Savings Bank and Trust Company
	* Rochester Savings Bank and Trust Company (2)
Rollinsford:	* Granite State National Bank, Somersworth
	* Granite State Savings Bank, Somersworth
Rye:	* First National Bank of Portsmouth, The, Portsmouth

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Salem:	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	First Guaranty Savings Bank
	+ GECC Financial Services
	* Indian Head National Bank of Nashua, Nashua
	* Pelham Bank and Trust Company, Pelham
	Rockingham County Trust Co.
	* Rockingham County Trust Co.
	Salem Co-operative Bank
	Signal Finance of New Hampshire, Inc.
	+ Signal Finance of New Hampshire, Inc.
	Spicket Valley Federal Credit Union
Sanbornville:	* Profile Federal Savings & Loan Association, Rochester
Sandown:	WRG Credit Union
Seabrook:	* Hampton National Bank, Hampton
	Seabrook Bank and Trust Company
	* Seabrook Bank and Trust Company
	USM Bailey Division Employees Federal Credit Union
Somersworth:	Granite State National Bank
	* Granite State National Bank
	Granite State Savings Bank
	Somersworth G. E. Employees' Credit Union
	Somersworth National Bank
Stratham:	* Exeter Banking Company, Exeter
	* Exeter Co-operative Bank, Exeter
Sugar Hill:	* Lafayette National Bank, Littleton
Sunapee:	* First Citizens National Bank, Newport
	* Newport Savings Bank, Newport
Suncook:	Franco-American Credit Union
	Suncook Bank, The
Tilton:	Arwood Tilton Employees Federal Credit Union
	Citizens National Bank of Tilton, The
	Iona Savings Bank
Troy:	* Monadnock Bank, The, Jaffrey
Wakefield:	* Profile Federal Savings & Loan Association, Rochester
Walpole:	* Indian Head National Bank, Keene
	Savings Bank of Walpole
Warner:	* First Citizens National Bank, Newport
	* Sugar River Savings Bank, Newport
Warren:	* Woodsville Guaranty Savings Bank, The, Woodsville
Weare:	Fiduciary Trust Company of New Hampshire
West Lebanon:	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	* Mascoma Savings Bank, Lebanon
	* National Bank of Lebanon, The, Lebanon (2)

* Branch
+ Second Mortgage Home Loan Company

West Stewartstown:	* Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook
Whitefield:	Whitefield Savings Bank & Trust Company, The
Wilton:	* Indian Head National Bank of Nashua, Nashua
Winchester:	* Cheshire National Bank, The, Keene Lawrence Leathers Winchester Employees Federal Credit Union
Windham:	* Pelham Bank and Trust Company, Pelham
Wolfeboro:	Kingswood Bank and Trust Wolfeboro National Bank, The
Woodsville:	* Lafayette National Bank, Littleton Woodsville Guaranty Savings Bank, The

* Branch
+ Second Mortgage Home Loan Company

S5185-1

THE
HUNDRED THIRTY-FIFTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1979

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1979

STATE OF NEW HAMPSHIRE

HUGH J. GALLEN, GOVERNOR

BANK COMMISSIONER'S OFFICE

97 NORTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, Governor Hugh J. Gallen and
The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Gallen and Council:

I have the honor of submitting to you the One Hundred Thirty-fifth Annual Report of the Bank Commissioner for the fiscal year ending December 31, 1979, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II
Gordon T. Cheney
John P. Gunther
Robert E. Hallows
George D. Harrington
David W. Pickett

BANK EXAMINER II

Robert E. Silver

BANK EXAMINERS I

Gary B. Blackford
Daryl A. Houle
Richard H. Rogers

SUPERVISOR OF THE LEGAL LIST

Donn R. Inglis

CONSUMER CREDIT ADMINISTRATOR

George F. Wolf

ACCOUNTING TECHNICIAN

Vera L. Fogg

CLERK IV

Sue Ann Schaus

CLERK STENOGRAPHER IV

Carolyn L. Bond

SENIOR TYPISTS

Louise A. Andrus
Anne T. French
Bettie L. Martel

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Meredith Village Savings Bank	Meredith	85	99	111
Merrimack County Savings Bank	Concord	77	93	105
New Hampshire Savings Bank	Concord	77	93	105
Newport Savings Bank	Newport	85	99	111
Peterborough Savings Bank	Peterborough	86	100	112
Piscataqua Savings Bank	Portsmouth	87	101	113
Plymouth Guaranty Savings Bank	Plymouth	87	101	113
Portsmouth Savings Bank	Portsmouth	87	101	113
Portsmouth Trust Company	Portsmouth	88	101,116	113
Rochester Savings Bank and Trust Company	Rochester	88	102,116	114
Savings Bank of Walpole	Walpole	90	103	115
Seacoast Savings Bank	Dover	78	93	105
Siwooganock Guaranty Savings Bank, The	Lancaster	81	97	109
Strafford Savings Bank	Dover	78	93	105
Sugar River Savings Bank	Newport	86	99	111
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Franklin Co-operative Bank	Franklin	123	127	131
Hampton Co-operative Bank	Hampton	123	127	131
Keene Co-operative Bank	Keene	123	127	131
Milford Co-operative Bank	Milford	123	128	132
Peterborough Co-operative Bank	Peterborough	124	129	133
Plaistow Co-operative Bank	Plaistow	124	129	133
Portsmouth Co-operative Bank	Portsmouth	124	129	133
Salem Co-operative Bank	Salem	124	129	133
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AWANE Credit Union	Peterborough	145	160	172
Belknap County Federal Employees Credit Union	Laconia	141	155	167
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Concord Credit Union	Concord	138	151	163
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Equity Employees Credit Union	Orford	145	160	172
Franco-American Credit Union	Suncook	147	161	173
Gateway Credit Union	Nashua	144	158	170
Granite State Credit Union	Manchester	142	156	168
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Holy Rosary Credit Union	Rochester	146	161	173
IPC Employees Credit Union	Bristol	138	151	163
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K P Credit Union	Dover	140	153	165
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FOREWORD

The one hundred thirty-fifth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, cooperative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, cooperative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct annual examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, cooperative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

Within the first ten days of November of each year, prepare a list of all securities which are legal investments under state statutes. Issue monthly supplements noting any changes in the status of the legality of these securities.

NUMBER OF INSTITUTIONS

	December 31, 1979
Trust Companies	37
Mutual Savings Banks	26
Guaranty Savings Banks	6
Cooperative Banks	10
Credit Unions	37
First Credit Union in the Nation	1
Miscellaneous Institutions	1
Small Loan Companies	61
Second Mortgage Home Loan Companies	69
In Possession (The Valley Trust Company)	1
	249

NUMBER OF BRANCHES - OPERATING

Trust Companies	48
Savings Banks	50
Cooperative Banks	5
	103

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail sellers	288
Retail Sellers' Branches	34
Sales Finance Companies	12
Sales Finance Companies' Branches	12
	346

LEGAL HOLIDAYS - CALENDAR YEAR 1980

New Year's Day	January 1st
Washington's Birthday	February 18th
Fast Day	April 28th
Memorial Day	May 30th
Independence Day	July 4th
Labor Day	September 1st
Columbus Day	October 13th
Election Day	November 4th
Veterans Day	November 11th
Thanksgiving Day	Whenever Appointed
Christmas Day	December 25th

PETITIONS FOR NEW BANKS

The Colonial Savings Bank Nashua	Pending
The Conway Savings Bank Conway	Pending
Family Bank & Trust Allenstown	Pending
First Wolfeboro Savings Bank Wolfeboro	Pending
Hampton Guaranty Savings Bank Hampton	Pending
The Hampton Savings Bank Hampton	Pending
Kearsarge-Sunapee Savings Bank New London	Pending
New London Savings Bank New London	Pending
North Hampton Savings Bank North Hampton	Pending
The Salem Savings Bank Salem	Pending
Seabrook Savings Bank Seabrook	Pending
Somersworth Savings Bank Somersworth	Pending
The Wolfeboro Savings Bank Wolfeboro	Pending

CONVERSIONS APPROVED

Indian Head Bank of Exeter, National Association, Exeter to Indian Head Bank of Exeter, Exeter

Indian Head Bank of Portsmouth, National Association, Portsmouth to Indian Head Bank of Portsmouth, Portsmouth

INCREASE IN CAPITAL STOCK

Kingswood Bank and Trust Wolfeboro	42,500 shares, par $6.67 to 54,000 shares, par $6.67
Meredith Bank & Trust Meredith	8,000 shares, par $25.00 to 80,000 shares, par $2.50
New London Trust Company New London	5,500 shares, par $50.00 to 65,000 shares, par $5.00

BRANCHES APPROVED

Dartmouth Savings Bank Hanover	Route 10, Exit 13 off I 89 Grantham
Derry Bank and Trust Company Derry	Massabesic and Porter Streets Manchester
The Manchester Bank Manchester	116 North Main Street Concord
The Merchants Savings Bank of Manchester, New Hampshire Manchester	Millville and Main Streets Salem
New London Trust Company New London	Route 11 Andover
New London Trust Company New London	Routes 4 and 104 Danbury
New London Trust Company New London	Route 11 Georges Mills
New London Trust Company New London	Route 103 Newbury
Newport Savings Bank Newport	Route 10 Grantham
North Conway Bank North Conway	Route 16 North Conway
Portsmouth Savings Bank Portsmouth	Route 101 and Ocean Road Greenland
Portsmouth Savings Bank Portsmouth	Fern Road & Route 1 North Hampton
Rochester Savings Bank and Trust Company Rochester	Routes 16B and 109 Wakefield

BRANCHES PENDING

The Colonial Bank Nashua	477 Amherst Street Nashua
Derry Bank and Trust Company Derry	East Broadway, Route 102 Derry
New Hampshire Savings Bank Concord	767 Islington Street Portsmouth

REMOTE SERVICE UNITS ACCEPTED

The Bristol Bank Bristol	International Packings Corporation Danbury Road Bristol (2 units)
The Bristol Bank Bristol	Shackett's Store West Shore Road Bristol
Cheshire County Savings Bank Keene	American Optical Corporation 10 Optical Avenue Keene
Claremont Savings Bank Charlestown	Main Street Charlestown
Granite State Savings Bank Somersworth	Shop & Save Chestnut Drive Dover
Granite State Savings Bank Somersworth	Shop & Save 5 Milton Road Rochester

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS,

DIRECTORS AND MEMBERS OF

INVESTMENT COMMITTEE

AMHERST

AMHERST BANK & TRUST COMPANY
JUNCTION ROUTES 101A & 122 - 03031
TEL. 673-4700

BRANCH OFFICE
ROUTE 101, BEDFORD - 03102
TEL. 472-5211

Year of Incorporation, 1972

Richard E. Infantine
Chairman of the Board

Daniel S. Day
President

Dorothy M. Sirois
Assistant
Treasurer

Gary T. Ouellette
Loan Officer

James J. Murray
Vice President
and Treasurer

Joan LaBuda
Assistant
Vice President
and Branch
Manager

DIRECTORS

*Justin S. Bielagus
*Malcolm M. Carter
*Daniel S. Day
*Arnold F. Dibble
*Theodore Dobrowolski
*Richard E. Infantine
*Karl E. Norwood
*Kenneth E. Scott

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD - 03102
TEL. 668-1500

Year of Incorporation, 1972

Louis J. Georgopoulos
Vice Chairman of the Board

Robert N. Wheeler
President and
Treasurer

Kathleen G. Lepore
Assistant
Vice President

Donald W. Wheeler
Senior
Vice President

Susan I. Perkins
Nicholas G. Skaperdas
Assistant
Treasurers

Paul R. Kfoury
Clerk

DIRECTORS

*Maurice A. Beliveau
*John B. Clover
*Christopher C. Congdon
*David Foster
*Marcel O. Genest
*Louis J. Georgopoulos
*Joseph H. Harrison, III
*William Joslin
*Paul R. Kfoury
*Everett P. McAfee, Jr.
*Norman A. Packard
*Nicholas G. Skaperdas
*Bradford H. Thomas
*Donald W. Wheeler
*Robert N. Wheeler

*Investment Committee Member

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11 - 03220
TEL. 528-1800

Year of Incorporation, 1979

Willard G. Martin, Jr.
Chairman of the Board

Robert A. MacLenna, Jr.
President

John H. Martin
Vice President
and Treasurer

Janet D. Raymond
Assistant Treasurer

DIRECTORS

Fred Altman
*Warren C. Clement
*Robert H. Gagne
*Charles W. H. Lowth, Jr.
*Robert A. MacLenna, Jr.
*Willard G. Martin, Jr.
Gerald F. Moore
Nicholas C. Salta
*Edward F. Schofield
Glenn E. Shaw
Wallace W. Smith
*Sheila D. Weeks

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET - 03570
TEL. 752-1171

Year of Incorporation, 1974

Arnold P. Hanson, Sr.
Chairman of the Board

Carlton A. Ashworth
Vice Chairman of the Board

Lloyd B. Rines
President

Arthur E. Irwin
Treasurer

Paul G. Campagna
Vice President

Ruby M. Shepard
Richard J. Sirois
Assistant
Treasurers and
Loan Officers

Doris G. Dube
Jacqueline L. Napert
Assistant Treasurers

DIRECTORS

*Carlton A. Ashworth
Arthur J. Bergeron
Thomas E. Brannen
Herbert N. Buckley
Robert A. Gagliuso
Bernard R. Gallagher
Shirley A. Gosselin
Mark E. Hamlin
*Arnold P. Hanson, Sr.
Ralph A. Labnon
John D. Morton, Sr.
Edward J. Reichert
Lawrence G. Richards
*Lloyd B. Rines
Joseph N. Rozek
William J. Woodward

*Investment Committee Member

BERLIN

NORTH COUNTRY BANK
CORNER PLEASANT & YORK STREETS - 03570
TEL. 752-4340

Year of Incorporation, 1890

Gaston E. Fillion
Chairman of the Board
and President

Richard N. Langlois
Vice President
and Loan Officer

Robert J. Aulie
Vice President
and Treasurer

Maurice L. Fortier
Assistant
Vice President
and Internal
Auditor

Marcel G. Fillion
Assistant
Vice President
and Loan
Officer

DIRECTORS

Robert D. Calamari
*Roland W. Couture
*Edgar T. Dean
*Gaston E. Fillion
*Maurice R. Levesque
*Roland J. Morneau
Romeo J. Noury
Lawrence A. O'Brien
*Edward C. Oleson
*Eugene D. Rivard

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE - 03222
TEL. 744-8521

Year of Incorporation, 1898

Lawrence L. Denton
Chairman of the Board
and President

Dorothy M. Gordon
Vice President

Louis J. Stivali
Treasurer

Virginia B. Nicholas
Dorothy A. Stockley
Assistant
Treasurers

Neil G. Gauthier
Legal Officer

Douglas C. Benton
Accounting Officer

Gail F. Batchelder
Marketing
Officer

Bonnie Leclerc
Loan Officer

DIRECTORS

*Lawrence L. Denton
*Alan E. Esty
*Alfred F. Frye
Dorothy M. Gordon
*Luther K. Mitchell
T. Holmes Moore
Ralph F. Shackett
*L. Kenneth Tilton
William Walsh

CHARLESTOWN

CONNECTICUT RIVER BANK
MAIN STREET - 03603
TEL. 826-7764

BRANCH OFFICES
ROUTE 12, NORTH CHARLESTOWN - 03603
TEL. 542-2545

ROUTE 123, LANGDON - 03602
TEL. 835-6333

Year of Incorporation, 1864

John E. Bentley
President and
Chief Executive
Officer

Edwin T. Walsh
Vice President
and Treasurer

Nancy E. Smith
Assistant
Treasurer

Sharon A. King
Customer Service
Officer

Theodore J. Frizzell
Walter H. Harrington
Vice Presidents

Paul D. Slade
Assistant
Vice President

William A. Smith
Assistant
Loan Officer

Edna Scott
Assistant
Branch Manager

Gary W. Gray
Jeffrey M. Lessels
Loan Officers

DIRECTORS

*Ernest L. Bell, III
John E. Bentley
*Paul S. Cray
*Paul B. Dutton
*John C. Follett
*John E. Follett
*Theodore J. Frizzell
*Irving Mandinach
*O. W. Miller
*John Parker
*Stewart A. Rouse
Edwin T. Walsh
*Myrl H. Webster
*Maurice H. Wernick

*Investment Committee Member

CLAREMONT

CITY BANK AND TRUST
24 TREMONT SQUARE - 03743
TEL. 543-0111

Year of Incorporation, 1976

Norman J. Langlois
Chairman of the Board

Richard M. Berrio
President
and Treasurer

Raymond F. Bonenfant
Secretary

Nicholas C. Marro
Vice President

George E. Veilleux
William D. Waite
Assistant
Treasurers

DIRECTORS

*Richard M. Berrio
Raymond F. Bonenfant
Roselyn Caplan
Donald Foisy
Norman J. Grover
Charles W. Johnson
Edna W. Krans
*Norman J. Langlois
Thomas G. Levesque
*Nicholas C. Marro
Charles P. Puksta
*Dorothy Roman
Charles H. Sprague
*Roland V. Stoodley, Jr.
*George E. Veilleux

COLEBROOK

THE FIRST COLEBROOK BANK
147 MAIN STREET - 03576
TEL. 237-5551

Year of Incorporation, 1889

Norman S. Brungot
Chairman of the Board

Marshall A. Ames
Vice Chairman of the Board

Harry L. Olmstead, Jr.
President

James W. Barnett
Vice President

Mervyn O. Gadwah
Treasurer

Jean B. Grapes
Assistant
Vice President

Barbara V. Haynes
William C. Haynes
Assistant
Treasurers

Jean F. Ladd
Mortgage Loan Officer

DIRECTORS

*Marshall A. Ames
*James W. Barnett
*Norman S. Brungot
*Victor P. Bruno
*Robert W. Gooch
*Palmer B. Lewis
*Harry L. Olmstead, Jr.
*Earl P. Wadsworth
*Malcolm R. Washburn

CONWAY

THE CARROLL COUNTY TRUST COMPANY
MAIN STREET - 03818
TEL. 447-5425

BRANCH OFFICES
ROUTE 16, OSSIPEE - 03814
TEL. 539-4300

ROUTE 16, NORTH CONWAY - 03860
TEL. 356-5476

Year of Incorporation, 1923

Arthur F. Brown, Jr.
Chairman of the Board,
President and
Trust Officer

Herbert E. Hall, Jr.
Mark Thivierge
Wendell D. Woodbury
Vice Presidents

Liberty SantaMaria
Assistant Treasurer
and Assistant
Trust Officer

Francis Deasy
Senior
Vice President
and Treasurer

Joseph L. Costello
John D. Edgerton
Kenneth C. Sykes
Assistant Treasurer

DIRECTORS

*Arthur F. Brown, Jr.
Calvin J. Coleman
Ralph L. Grindle
David R. Hastings, II
Herbert Schneider
*Richard G. White
*Wendell D. Woodbury

*Investment Committee Member

DERRY

DERRY BANK AND TRUST COMPANY
CRYSTAL AVENUE - 03038
TEL. 432-9517

BRANCH OFFICES
ROUTE 111, HAMPSTEAD - 03826
TEL. 382-7111

ROUTE 101, CANDIA - 03034
TEL. 483-2151

ROUTES 121 & 102, CHESTER - 03036
TEL. 887-4496

Year of Incorporation, 1969

Niles F. Jensen
Chairman of the Board

John M. Terravecchia
President

Howard S. Dearth
1st-Vice
President

Horace A. Holaday, Jr.
Andrew C. Mack
2nd Vice
Presidents

G. Robert Smith
Vice President

K. Ernest Duckworth
Assistant
Vice President

Arnold C. Soney
Treasurer

Dolores T. Brusky
Margaret B. de Redon
Catherine A. Gelinas
Delores M. Smith
Assistant
Treasurers

Edward D. Bureau
Clerk

Helene N. Griffin
Loan Officer

DIRECTORS

Rolfe G. Banister
Rajat K. Bhattacharya
Edward D. Bureau
Donald L. Cusson
Howard S. Dearth
William J. DeRemer
*William M. Hardy
Horace A. Holaday, Jr.
Gilbert H. Hood, Jr.
*Niles F. Jensen
Andrew C. Mack
George F. Menard
Glenn E. Peabody
Paul T. Phillips
Albert H. Rioux, Sr.
G. Robert Smith
Arnold C. Soney
*John M. Terravecchia

*Investment Committee Member

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET - 03824
TEL. 868-5574

Year of Incorporation, 1947

Alva F. Fernandez
President

Michael E. Kenslea
Executive
Vice President

Robert C. Chase, Jr.
Treasurer

Gary E. Lundh
Ronald J. Manning
Vice Presidents

E. Jeanne Hull
James P. O'Malley
Assistant
Treasurers

DIRECTORS

*Earl J. Dearborn
*Alva F. Fernandez
*Harold D. Moran
*Constance W. O'Mara
*Lawrence E. O'Mara
*John M. Sakowski

EXETER

EXETER BANKING COMPANY
154 WATER STREET - 03833
TEL. 772-4761

BRANCH OFFICES
LAFAYETTE ROAD, HAMPTON FALLS - 03844
TEL. 926-3362

PORTSMOUTH AVENUE, STRATHAM - 03885
TEL. 772-6655

EPPING ROAD, RAYMOND - 03077
TEL. 895-3186

Year of Incorporation, 1893

Roy A. Ladner
President
and Treasurer

Rudolph C. Hede
Vice President
and Trust Officer

Edwin R. Baker
Richard M. Ford
John D. Hebert
Elwood C. Wilbur
Vice Presidents

Robert L. Cooper
Robert H. Durant
Assistant
Vice Presidents

Shirley H. Craven
Mortgage
Officer

Richard G. Clark, Jr.
Chief Accountant

Martin W. Day
Vice President
and Assistant
Treasurer

Wayne A. Skoglund
Assistant
Vice President
and Assistant
Treasurer

Frank H. Hunt
Assistant
Treasurer

Carol A. Russell
Assistant to
the President

Marcia J. Cowan
Bette L. Southwick
Sylvia Sytek
Arabella Tuttle
Administrative
Assistants

DIRECTORS

*John J. Callahan
*Robert H. Clement
*Edwin L. Collishaw, Jr.
*Michael J. Dalton
*John W. Flynn, Jr.
*Edward A. Gage
*Stephen G. Kurtz
*Roy A. Ladner
*John J. Quinn
*Ronald A. Remick
*William M. Walsh
*Fred A. Wentworth, Jr.

*Investment Committee Member

EXETER

INDIAN HEAD BANK OF EXETER
97 WATER STREET - 03833
TEL. 772-4701

BRANCH OFFICES
60 PORTSMOUTH AVENUE, EXETER - 03833
TEL. 772-4701

140 MAIN STREET, NEWMARKET - 03857
TEL. 659-5566

6 EPPING STREET, RAYMOND - 03077
TEL. 895-3144

MAIN STREET, EPPING - 03042
TEL. 679-5491

Year of Incorporation, 1926

Albert J. Ferron
Chairman of the Board

Bradford F. Alden
President

Ronald J. Rioux
Executive
Vice President

Edward W. Johnson
Senior
Vice President

William W. Hughes
Joel F. Koch
Robert H. McElroy, Jr.
Assistant
Vice Presidents

Beatrice M. Carbonneau
Finance Officer

Donald L. Allen
Donald R. Brabant
John J. Cappello
J. Michael Hughes
Vice Presidents

James A. Bond
Jonathan K. Ellis
Branch Managers

Denise I. Delnicki
Sherry L. MacPherson
William T. Martin
Margaret M. Plumer
Assistant
Branch Managers

Donna L. Winslow
Loan Officer

DIRECTORS

*Bradford F. Alden
*Robert E. Barney
*Carl W. Brewitt
*John J. Dineen
*Albert J. Ferron
*Robert H. Filion
*R. Dexter Goodrich
*Herbert A. Grant, Jr.
*Paul J. Holloway, Jr.
*Russell H. McGuirk

GORHAM

WHITE MOUNTAIN BANK AND TRUST COMPANY
10 EXCHANGE STREET - 03581
TEL. 466-3352

Year of Incorporation, 1946

Lionel J. Coulombe
President

Barbara A. Brynes
Treasurer

Lorraine G. Webb
Assistant
Treasurer

DIRECTORS

Richard Badger
Dawn C. Coulombe
*Lionel J. Coulombe
John J. Ebelt, Jr.
Earl F. Gage
*John T. Gallus
*Vincent Paniccia

HANOVER

HANOVER BANK & TRUST COMPANY
80 SOUTH MAIN STREET - 03755
TEL. 643-4200

BRANCH OFFICE
MAIN STREET, ORFORD - 03777
TEL. 353-4324

Year of Incorporation, 1972

Frederic R. Dawe
Chairman of the Board
and President

William E. Rose, Jr.
Vice President

Edwin S. Childs
Assistant
Vice President

Susan B. Hughes
Vice President
and Treasurer

James A. Saggiotes
Clerk

Doris J. Leytham
Assistant Treasurer

DIRECTORS

*Donald deJ. Cutter
*Frederic R. Dawe
Jean G. Krueger
*James J. Lafiosca
Marc Levine
Lynn S. McGrew
Robert B. Merrow
Thomas F. Purcell, Jr.
James A. Saggiotes
Susan Brooks Shumway

*Investment Committee Member

HILLSBOROUGH

THE VALLEY BANK
WEST MAIN STREET - 03244
TEL. 464-5541

BRANCH OFFICES
MAPLE STREET, HENNIKER - 03242
TEL. 428-3235

WEST MAIN STREET, HILLSBOROUGH - 03244
TEL. 464-5541

Year of Incorporation, 1973

Richard W. Withington
President

Merle R. Patenaude, Jr.
Vice President

William J. McIver
Assistant
Vice President

William F. Kacmarcik
Executive
Vice President
and Treasurer

C. Peter Doliber
Assistant
Treasurer

Douglas S. Hatfield, Jr.
Clerk

DIRECTORS

Gordon J. Allen
Alfred G. Chandler
Duane J. Clement
Clarence W. Edmunds
*Douglas S. Hatfield, Jr.
Daniel G. Hingston
*Robert J. Johnson
*William F. Kacmarcik
*Paul F. Kerber
*Donald E. Knapton
Milton H. Morris
*Merle R. Patenaude, Jr.
*Richard W. Withington
Samuel C. Zachos

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET - 03452
TEL. 532-7788

BRANCH OFFICE
MAIN STREET, RINDGE - 03461
TEL. 899-5187

Year of Incorporation, 1865

Donald E. Proctor
President

Lorraine J. Caswell
Kathleen G. Day
Eleanor I. Maki
Dorothy S. Proulx
JoAnn M. St. Pierre
Assistant
Treasurers

Robert W. Allen
Vice President
and Treasurer

Wayne R. Gordon
Forrest R. Kimball
Patricia T. Sawtelle
William R. Spaulding
Assistant
Vice Presidents

DIRECTORS

Christopher V. Bean
*Delcie D. Bean, Jr.
*Reynold A. Belletete
*Edward C. Brummer
*Archie L. Coll
*Charles H. Griswold
B. Leonard Krause
D. Glyn Millard
Walter R. Peterson
*Donald E. Proctor
Francis X. Quinlan

LEBANON

LEBANON BANK & TRUST COMPANY
ROUTE 12A - 03784
TEL. 298-8787

Year of Incorporation, 1976

Frederic R. Dawe
Chairman of the Board
and President

Susan B. Hughes
Vice President
and Treasurer

Edwin S. Childs
Assistant
Vice President

William E.Rose, Jr.
Vice President

David H. Lillie
Assistant
Treasurer

Richard H. Cummings
Clerk

DIRECTORS

Frederick T.Bedford,III
Donald C. Berwick
Sherwood Carbee
Richard H. Cummings
*Frederic R. Dawe
*James J. Lafiosca
*T. Jack Rutledge

*Investment Committee Member

LINCOLN

GRANITE STATE TRUST COMPANY
MAIN STREET - 03251
TEL. 745-2211

BRANCH OFFICE
MAIN STREET, NORTH WOODSTOCK - 03262
TEL. 745-2226

Year of Incorporation, 1963

George H. Parker
President

Robert A. Russell
1st Vice
President

Laurence C. Woodward
2nd Vice
President

Gordon H. Kendall
Executive
Vice President
and Treasurer

Judith E. Downing
Assistant
Treasurer

DIRECTORS

*Charles E. Carey
*Kenneth P. Ford
*Gordon H. Kendall
*John H. Noyes
*Raymond J. O'Rourke
*George H. Parker
*Robert A. Russell
*Kenneth L. Stewart
*Laurence C. Woodward

LONDONDERRY

LONDONDERRY BANK AND TRUST COMPANY
ROUTE 102 - 03053
TEL. 434-4576

Year of Incorporation, 1972

Ralph A. McIninch
Chairman of the Board

William K. Phillips
President

James L. Wray
Senior
Vice President

Lillian N. Meserve
Assistant
Treasurer

John E. Rohde
Vice President
and Treasurer

Ferne F. Schmidtchen
Clerk

Robert H. Brown
Loan Officer

DIRECTORS

Edward Burke
Robert Early
Robert Evans
Robert G. Kenevel
David Lannan
Lansing Mallett
Leo Masse
*Ralph A. McIninch
*William O. Merrill
*William O. Patrick
*William K. Phillips
Norman Russell
*Ferne F. Schmidtchen
*James L. Wray

MANCHESTER

THE MANCHESTER BANK

1100 ELM STREET - 03105
TEL. 669-5600

BRANCH OFFICES
SOUTH WILLOW PLAZA, MANCHESTER - 03103
TEL. 669-5600

BEDFORD MALL, BEDFORD - 03102
TEL. 669-5600

7 McGREGOR STREET, MANCHESTER - 03102
TEL. 669-5600

Year of Incorporation, 1891

Walter N. DeWitt
Chairman of the Board,
Chief Executive Officer,
President and Treasurer

Peter Hamblett
John I. Snow,
Senior
Vice Presidents
and Managers

D. Paul Lamont
Vice President
Administration

Robert J. Rzasa
Assistant
Vice President
and Commercial
Banking Officer

George F. Field, Jr.
Manager
Credit Department

Joan M. Mothes
Executive
Administrative
Officer

Richard M. Donnelly
Real Estate Services

Thomas L. Parrott
Loan Servicing
Manager

Peter C. Anderson
Vice President
and Commercial
Banking Officer

Charles L. Abbe
George T. Hamilton
Vice Presidents
Municipal Services

Scott W. Sutherland
Assistant
Vice President
and Commercial
Mortgage Officer

Victor J. Tremblay
Secretary and
Clerk

Frank Drociak
Gregory P. Hughan
Commercial
Banking Officers

Robert J. Frasier
Saundra B. Hafford
Branch Managers

E. Brenda Clark
Manager
Loan Accounting

Bowman C. Wingard, Jr.
Vice President
Deposit Services

Richard N. Cunningham
Vice President
Personal Lending
Division

Anthony M. Suraci
Assistant
Vice President
Personal Lending
Division

Charles S. Reese, III
Loan Servicing
Officer

Dorice M. Day
Louis Hebert
Patricia Jacobson
Thelma G. McNamara
Raymond P. Smith
Personal Banking
Officers

Corinne P. Landry
Business Development
Coordinator

DIRECTORS

*Richard D. Beaulieu
*Walter N. DeWitt
*Sylvio L. Dupuis
*Michael H. Foster
*Frederick W. Griffin
*Peter Hamblett
*Bruce M. Keller
*Donald R. Lavallee
*Gerald A. LeBlanc
*John I. Snow
*Raymond F. Truncellito

*Investment Committee Member

MEREDITH

FIRST BANK AND TRUST COMPANY
ROUTE 25 - 03253
TEL. 279-7954

Year of Incorporation, 1974

Richard D. Comstock
Chairman of the Board

Leonard M. Foster
President

Gregory M. Dickinson
Executive
Vice President

Robert C. Adams
Assistant
Vice President

Donald H. Perham
Vice President

Bruce U. Sanderson
Vice President
and Treasurer

Dorothy A. LaPointe
Administrative
Assistant

Anita L. Colbath
Operations Officer

DIRECTORS

Clyde C. Brown
Richard D. Comstock
*Lucien R. Dulac
*Leonard M. Foster
*Earle D. Hardy
Robert E. Heath
*William F. Richards, Jr.
Emma R. Watts

*Investment Committee Member

MEREDITH

MEREDITH BANK & TRUST
1 BAY POINT - 03253
TEL. 279-7907

BRANCH OFFICES
ROUTE 25, MOULTONBORO - 03254
TEL. 476-5552

MAIN STREET, ASHLAND - 03217
TEL. 968-7131

Year of Incorporation, 1924

John B. Anderson
Chairman of the Board

J. Neal Martin
President and
Chief Executive
Officer

Gloria E. Eastman
Assistant
Loan Officer

Richard W. Gammons
Controller

Gale B. White
Assistant
Branch Manager

Herbert R. Horne
Security Officer
and Superintendent

Paul F. Williams
Assistant
Vice President
and Senior
Loan Officer

D. Wakelin Stillman
Branch Manager and
Loan Officer

Marjorie E. Greenmore
Banking Officer

Mary R. Crosby
Assistant
Operations Officer

DIRECTORS

*John B. Anderson
Edmund vS Claxton
Neil A. Cowan
*Denley W. Emerson
A. Walter Hill
*J. Neal Martin
Christine P. Powers
David L. Thun
*Harry A. Wallace

NASHUA

THE COLONIAL BANK

295 MAIN STREET - 03060
TEL. 880-5300

BRANCH OFFICES
115 NORTHEASTERN BOULEVARD, NASHUA - 03060
TEL. 880-5323

223 LOWELL ROAD, HUDSON - 03051
TEL. 880-5333

Year of Incorporation, 1969

Walter N. DeWitt
Chairman of the Board

Paul F. Leaming
President
and Treasurer

John O. Roberts
Assistant
Vice President

Annette Bouvier
Branch Manager

Victor J. Tremblay
Secretary and
Clerk

Normand J. Bourbeau
Loan Officer

Thomas LeBrun
Personnel
Banking Officer

DIRECTORS

*John A. Cadario, Jr.
*Walter N. DeWitt
*Fred L. Gagnon
*Paul F. Leaming
*Gerald Q. Nash
*R. Hamilton Rice
*Kenneth J. Ritchie

NASHUA

NASHUA TRUST COMPANY

194 MAIN STREET - 03060
TEL. 882-2755

BRANCH OFFICES
4 DERRY STREET, HUDSON - 03051
TEL. 882-2755

238 MAIN STREET, NASHUA - 03060
TEL. 882-2755

DANIEL WEBSTER HIGHWAY SOUTH, SOUTHGATE PLAZA
NASHUA - 03060
TEL. 882-2755

33 COLISEUM AVENUE, NASHUA - 03060
TEL. 882-2755

Year of Incorporation, 1889

Robert J. Cross
Chairman of the Board
and President

Norman B. Storrs
Senior
Vice President
and Secretary

Conrad L. Dionne
Paul F. LeClair
Mark E. Leonardi
James H. Munroe
Robert R. Pinsonneault
Robert S. Whitney
Vice Presidents

David P. Bingham
Conrad E. Thibault
Albert G. Trudeau
Assistant
Vice Presidents

Donald F. Guertin
Vice President
and Treasurer

A. Scott Behman
Vice President
and Trust Officer

Gary S. Crosby
Joseph J. Wentworth
Assistant
Treasurers

Harry G. Locke
Trust Officer

John M. Noftle
Auditor

DIRECTORS

*Arthur H. Atkinson
*Leon P. Brassard
*Gilbert Bucknam
*Daniel C. Chisholm
*Robert J. Cross
*Donald W. Erion
*David C. Hamblett
*Raymond A. Labombarde
*James A. Lyons
*A. Byron Mansfield
*Raymond H. Marcotte
*John J. Singer, Jr.
*Norman B. Storrs
*William R. Swart
*Samuel A. Tamposi
*Roscoe M. Woodward
*William W. Zechel

*Investment Committee Member

NEW LONDON

THE NEW LONDON TRUST COMPANY
MAIN STREET - 03257
TEL. 526-2535

BRANCH OFFICE
NEWPORT ROAD, NEW LONDON - 03257
TEL. 526-4665

Year of Incorporation, 1958

William F. Kidder
President

Robert E. Belanger
James C. Cleveland
Vice Presidents

Lois S. Shaw
Assistant
Treasurer
Loans

William F. Kidder, Jr.
Executive
Vice President
and Treasurer

Judith M. Cormier
Assistant
Vice President
Operations

Herbert O. Williams
Clerk

Rae F. Voss
Assistant Treasurer
and Customer Service
Officer

DIRECTORS

*James C. Cleveland
*Frank N. Cricenti
*Claude E. Gardner
*Amos E. Johnson

*William F. Kidder
*William F. Kidder, Jr.
*Herbert O. Williams

*Investment Committee Member

NORTH CONWAY

NORTH CONWAY BANK
240 MAIN STREET - 03860
TEL. 356-5466

BRANCH OFFICE
ROUTES 16 & 302, GLEN - 03838
TEL. 383-6813

Year of Incorporation, 1900

Earl P. Osgood
Chairman of the Board
and Vice President

S. Jean Fernandez
President

Frank J. Connolly, Jr.
Executive
Vice President

Thomas W. Crompton
Mortgage Officer

Meredith W. Christie
Assistant
Mortgage Officer

James W. Hill
Operations
Officer

Richard L. VanDyne
Treasurer

William G. Edmunds
David B. Warlick
Assistant
Treasurers

John H. Small, Jr.
Instalment
Loan Officer

Thomas R. Zuppe
Data Processing
Officer

DIRECTORS

*S. Jean Fernandez
L. Hamlin Greene
*Earl P. Osgood

*Donald H. Pocock
George C. Weston

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET - 03076
TEL. 635-7169

BRANCH OFFICES
ROUTE 111, WINDHAM - 03087
TEL. 893-4321

529 SOUTH BROADWAY, SALEM - 03079
TEL. 893-6151

Year of Incorporation, 1968

Louis Fineman
Chairman of the Board
and President

Patricia A. McArdle
Vice President

William A. McNamara
Treasurer

Theodore L. Russem
Clerk

Laura Pepa
Auditor

George W. Harris
1st Vice
President

Joanne L. Cronin
Florice Howes
Paul Santos
Allan D. Virr
Assistant
Treasurers

DIRECTORS

*Ralph S. Boutwell
*William H. Brady, Jr.
*C. Louis Captell
*Louis Fineman
*Bradford Fox
*George W. Harris

*Leo Kahn
*Willis S. Low
*William A. McNamara
*Titus Plomaritis
*Theodore L. Russem

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
ROUTE 125 - 03865
TEL. 382-6511

BRANCH OFFICES
ROUTE 121, HAMPSTEAD - 03841
TEL. 329-6711

ROUTE 111, KINGSTON - 03848
TEL. 642-3667

ROUTE 121, ATKINSON - 03811
TEL. 362-5596

Year of Incorporation, 1967

Daniel H. Andernacht
Chairman of the Board

Kevin King
Vice Chairman of the Board

Richard W. Fletcher
President

Peter C. Lane
Philip A. Plante
Bruce A. Sloan
Assistant
Vice Presidents

Thomas E. Quinlan
Executive
Vice President
and Treasurer

Edward A. Daly
Vice President

Barbara M. Moran
Assistant Treasurer

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
*William S. Bartlett, Jr.
Richard W. Fletcher
James F. Grimes
Kevin King
Raymond E. Moore

Bruno Naiman
John R. Pichowicz
*Nicholas Pichowicz
*Bernard R. Senter
*Wilfred C. Senter
Norman C. Walker

*Investment Committee Member

PORTSMOUTH

INDIAN HEAD BANK OF PORTSMOUTH
3 PLEASANT STREET - 03801
TEL. 436-4110

BRANCH OFFICES
ROCKINGHAM DRIVE, PEASE AFB, PORTSMOUTH - 03801
TEL. 431-7592

800 ISLINGTON STREET, PORTSMOUTH - 03801
TEL. 436-0422

LAFAYETTE ROAD, PORTSMOUTH - 03801
TEL. 436-8800

66 SOUTH MAIN STREET, ROCHESTER - 03867
TEL. 332-6000

MAIN STREET, MILTON - 03851
TEL. 652-4552

ROUTE 4, NORTHWOOD - 03261
TEL. 942-5522

Year of Incorporation, 1855

Bradford F. Alden
Chairman of the Board

Marshall A. Tebbetts
President and
Trust Officer

Richard L. Semprini
Vice President

William J. Donovan, Jr.
Regional
Vice President

John E. Davis, Jr.
Robert A. Pearson
Phyllis M. Perkins
William C. Thompson
Assistant
Vice Presidents

David R. Trayers
Executive
Vice President,
Treasurer and
Assistant
Trust Officer

Susan R. Theodore
Branch Manager
and Loan Officer

Priscilla D. Dickie
Branch Manager
and Mortgage Officer

Dorothy P. Chick
Arleen Clark
Jean Custeau
Priscilla M. Marshall
Mary Carolyn Sorensen
Branch Managers

Ethel F. Baker
Nancy Smith
Customer
Service Officers

Leo E. Bergeron
John A. Fenton
Loan Officers

DIRECTORS

*Bradford F. Alden
*Ferris G. Bavicchi
*Louis E. Bergeron
*Francis J. Costello
*Roland P. Cullen
*J. Paul Griffin
*Harry MacLeod, Jr.
*Raymond R. Ouellette
*Robert A. Shaines
*Marshall A. Tebbetts
*John M. Ware
*Morris Weinstein

*Investment Committee Member

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY - 03079
TEL. 893-6141

BRANCH OFFICE
ROCKINGHAM MALL, SALEM - 03079
TEL. 893-6141

Year of Incorporation, 1969

Robert L. Gable
Chairman of the Board

Nicholas P. Moschilli
President

George E. Newall
John C. Tommasi
Vice Presidents

W. Robert Conley
Loan Administrator

Kenneth C. Kellan
Treasurer

Carol A. Southwick
Assistant Treasurer

Muriel M. J. Cote
Operations
Officer

David T. Lamond
Controller

DIRECTORS

William A. Brown
*Francis E. Burke, Sr.
Anthony F. DiOrio
*Robert L. Gable
Carnick Kachadorian
George J. Khoury
Roland C. LaRochelle
Clarence W. Merrill
*Nicholas P. Moschilli
Berge M. Nalbandian
Frank V. Sandberg
A. Martin Simensen
*Lewis F. Soule
Harry A. Tatone
Fred S. Tinkham
*Kasmir E. Ulaky
Douglas R. Watts

SEABROOK

SEABROOK BANK AND TRUST COMPANY
LAFAYETTE ROAD - 03874
TEL. 474-5501

BRANCH OFFICE
OCEAN BOULEVARD, SEABROOK - 03874
TEL. 474-5009

Year of Incorporation, 1974

Wilfred L. Sanders, Jr.
Chairman of the Board

LeRoy F. Anderson
President

Francis J. Mahoney
Treasurer

Edward J. McDermott
Clerk

Edward D. Hause
Branch Manager

Karen Cidzik
Assistant
Branch Manager

Thomas M. Whelan
Executive
Vice President

Vernon R. Small
Merle D. Straw, Jr.
Vice Presidents

Robert F. Preston
Vice President
and Secretary

Rosanna Wright
Manager
Public Relations

Diana Van Zanten
Mortgage Officer

DIRECTORS

*LeRoy F. Anderson
John J. Cardarelli
*George S. Downer
Michael A. Kutlowski
*Francis J. Mahoney
*Edward J. McDermott

*Richard C. Noel
*Robert F. Preston
*Wilfred L. Sanders, Jr.
*Vernon R. Small
Merle D. Straw, Jr.
*Edward H. Tate, II

*Investment Committee Member

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET - 03275
TEL. 485-9564

BRANCH OFFICES
1288 HOOKSETT ROAD, HOOKSETT - 03106
TEL. 668-2192

EPSOM TRAFFIC CIRCLE, EPSOM - 03234
TEL. 736-9363

Year of Incorporation, 1916

K. Donald Woodbury
President

Ernest E. Coulombe
Vice President
and Treasurer

Pauline Chroniak
Lawrence E. Labrie
Norbert G. Raymond
Assistant
Treasurers

A. David Poisson
Vice President

Ernest A. Bergevin
Roger A. Menard
Assistant
Vice Presidents

Geneva G. Carrier
Assistant
Trust Officer

Veronique A. Desmarais
Public Relations
and Marketing Officer

DIRECTORS

*Laurent J. Boucher
*Ernest E. Coulombe
*Gerard F. Cullerot
*Charles F. Gordon
Arthur J. LaBonville

Ray F. Langer
Lester W. Leblanc
*K. Donald Woodbury
Robert S. Yeaton

WEARE

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
C/O JOSEPH A. MILLIMET
1850 ELM STREET, MANCHESTER - 03105
TEL. 669-1000

Year of Incorporation, 1958

Dominick J. Scalise
President

John W. McCarthy
Treasurer

Katherine H. Scalise
Vice President

Joseph A. Millimet
Clerk

DIRECTORS

John S. Holland
Florence A. Kearns
John W. McCarthy
Joseph A. Millimet
Dominick J. Scalise

WHITEFIELD

THE WHITEFIELD SAVINGS BANK & TRUST COMPANY
60 KING'S SQUARE - 03598
TEL. 837-2531

Year of Incorporation, 1891

Allison H. Nevers
Chairman of the Board

Francis D. Roy
President

C. Frederick Astle
Vice President

Mary E. Hennessey
Treasurer

James E. McLaren
Assistant
Loan Officer

DIRECTORS

*C. Frederick Astle
*Charles W. Farrington
Forrest G. Flanders
*Allison H. Nevers
*Francis D. Roy

*Investment Committee Member

WOLFEBORO

KINGSWOOD BANK AND TRUST
CENTER STREET - 03894
TEL. 569-4222

Year of Incorporation, 1972

Robert F. Fournier
President

Robert E. Sager
Vice President

Richard K. Grower
Vice President
and Comptroller

Nancy M. Gardner
Theresa [illegible]. Peterson
Denis [illegible]. Plante
Bruce S. Seymour
Assistant
Treasurers

DIRECTORS

Albert H. Dow, Jr.
*Ralph P. Dube
*Robert F. Fournier
Norris B. Harriman
*Leslie C. Rankin
William J. Roome, II
*Ralph J. Samaha
Alan F. Skelley
Lawrence S. Toms
George W. Walker

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

		AMHERST
	CONSOLIDATED REPORT OF CONDITION	AMHERST BANK & TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 749,661
2	U. S. Government obligations	202,887
3	U. S. Government agencies	139,945
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	529,938
6	Corporate stocks	......
7	Total securities	872,770
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	872,770
10	Real estate loans	4,075,926
11	Other loans	5,024,099
12	Total loans	9,100,025
13	LESS: Valuation reserve	80,430
14	Total loans net of valuation reserve	9,019,595
15	Overdrafts	2,440
16	Federal funds sold and loans & securities purchased under agreement to resell	400,000
17	Bank premises (net)	224,810
18	Leasehold improvements (net)	46,057
19	Furniture, fixtures & equipment (net)	62,526
20	Total fixed assets	333,393
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	232,642
24	Total Assets	$11,610,501
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 3,490,278
26	Time/savings deposits	6,911,692
27	Total deposits	10,401,970
28	Funds borrowed	300,000
29	Other liabilities	118,166
30	Reserve for bad debts - deferred tax	......
31	Total liabilities and reserves	10,820,136
32	Subordinated notes and debentures	......
33	Equity Capital	
34	Preferred stock	......
35	Common stock	300,000
36	Surplus	350,000
37	Undivided profits	140,365
38	Reserve for contingencies and other capital reserves	......
39	Total capital	790,365
40	Total Liabilities and Capital Accounts	$11,610,501
	GENERAL INFORMATION	
41	Surety coverage	$300,000
42	Total compensation paid to officers and employees (including director fees)	$238,541
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$431,883
44	Rate of dividends paid during period:	
45	Regular savings	5.00-5.25
46	Special notice	5.50
47	N.O.W.	5.00
48	Escrow funds	3.25
49	Clubs	5.00-5.25
50	Certificates of deposit	5.50-8.00
51	Money market certificates	8.90-12.65
52	Negotiated certificates	9.00-13.80

BEDFORD	BELMONT	BERLIN		BRISTOL	
THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK	
$ 248,296	$ 744,387	$ 3,948,095	$ 1,781,798	$ 1,322,766	1
899,870	......	1,697,970	......	748,220	2
......	......	6,401,914	......	1,210,748	3
......	......	1,736,385	1,425,684	398,200	4
1,363,166	......	1,702,415	700,283	618,859	5
......	......	3,000,526	1,307,685	605,912	6
2,263,036	......	14,539,210	3,433,652	3,581,939	7
......	......	......	......	......	8
2,263,036	......	14,539,210	3,433,652	3,581,939	9
2,009,645	375,214	24,743,612	11,396,279	10,823,300	10
3,441,583	3,361,058	8,514,239	6,332,375	2,732,476	11
5,451,228	3,736,272	33,257,851	17,728,654	13,555,776	12
48,161	21,650	99,046	166,596	78,250	13
5,403,067	3,714,622	33,158,805	17,562,058	13,477,526	14
16,951	3,526	14,691	29,612	3,736	15
625,000	700,000	2,250,000	2,000,000	......	16
269,153	247,641	572,436	52,195	177,685	17
......	6,123	......	......	......	18
50,279	19,660	210,807	129,930	118,526	19
319,432	273,424	783,243	182,125	296,211	20
......	......	......	......	......	21
......	......	251,387	37,580	44,776	22
131,973	106,758	421,909	344,877	230,857	23
$9,007,755	$5,542,717	$55,367,340	$25,371,702	$18,957,811	24
$1,942,120	$1,141,413	$ 4,714,017	$ 1,368,617	$ 2,716,579	25
5,787,546	3,492,245	46,103,908	22,102,542	13,230,454	26
7,729,666	4,633,658	50,817,925	23,471,159	15,947,033	27
586,221	......	240,000	......	925,000	28
73,567	37,793	280,583	540,746	543,230	29
......	......	11,043	......	......	30
8,389,454	4,671,451	51,349,551	24,011,905	17,415,263	31
185,714	......	......	......	......	32
					33
162,801	......	......	......	......	34
226,944	504,000	316,505	125,000	* 225,005	35
197,067	254,000	1,000,000	675,000	500,000	36
(154,225)	113,266	2,688,451	559,797	817,543	37
......	......	12,833	......	......	38
618,301	871,266	4,017,789	1,359,797	1,542,548	39
$9,007,755	$5,542,717	$55,367,340	$25,371,702	$18,957,811	40
				*Net of $52,600 Treasury stock held under RSA 392:38-a	
$250,000	$250,000	$1,000,000	$500,000	$450,000	41
$119,686	$138,868	$427,982	$295,423	$291,993	42
$310,009	$77,788	$2,642,078	$1,429,010	$801,176	43
					44
5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	45
5.50-5.75	5.50	....	5.50	....	46
5.00	5.00	5.00	5.00	....	47
4.00	....	3.00-3.25	....	5.00	48
....	5.25	5.00-5.25	5.00	2.00	49
6.00-7.50	6.00-7.75	6.00-8.00	6.00-7.75	5.50-7.75	50
8.86-12.65	8.90-12.65	8.87-12.65	9.50-12.50	9.00-13.00	51
9.65-13.75	9.50-13.50	9.25-14.25	8.00-12.25	....	52

		CHARLESTOWN
	CONSOLIDATED REPORT OF CONDITION	CONNECTICUT RIVER BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 707,949
2	U. S. Government obligations	......
3	U. S. Government agencies	......
4	State, county, municipal obligations	698,828
5	Other bonds, notes and debentures	1,700,000
6	Corporate stocks	......
7	Total securities	2,398,828
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	2,398,828
10	Real estate loans	4,608,342
11	Other loans	8,905,385
12	Total loans	13,513,727
13	LESS: Valuation reserve	97,524
14	Total loans net of valuation reserve	13,416,203
15	Overdrafts	6,000
16	Federal funds sold and loans & securities purchased under agreement to resell	1,000,000
17	Bank premises (net)	320,057
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	207,098
20	Total fixed assets	527,155
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	30,000
23	Other assets	182,863
24	Total Assets	$18,268,998
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 3,541,519
26	Time/savings deposits	13,168,383
27	Total deposits	16,709,902
28	Funds borrowed	......
29	Other liabilities	64,387
30	Reserve for bad debts - deferred tax	25,848
31	Total liabilities and reserves	16,800,137
32	Subordinated notes and debentures	100,000
33	Equity Capital	
34	Preferred stock	......
35	Common stock	162,500
36	Surplus	267,750
37	Undivided profits	910,853
38	Reserve for contingencies and other capital reserves	27,758
39	Total capital	1,468,861
40	Total Liabilities and Capital Accounts	$18,268,998
	GENERAL INFORMATION	
41	Surety coverage	$275,000
42	Total compensation paid to officers and employees (including director fees)	$323,239
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$872,341
44	Rate of dividends paid during period:	
45	Regular savings	5.00-5.25
46	Special notice	5.50
47	N.O.W.	....
48	Escrow funds	3.00-3.25
49	Clubs	5.00-5.25
50	Certificates of deposit	6.00-10.30
51	Money market certificates	....
52	Negotiated certificates	12.00-14.25

CLAREMONT	COLEBROOK	CONWAY	DERRY	DURHAM	
CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	THE CARROLL COUNTY TRUST COMPANY	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	
$1,755,387	$ 1,625,303	$ 1,935,377	$ 2,785,277	$ 947,622	1
......	1,904,377	500,000	1,622,306	403,146	2
......	49,726	2,009,445	1,169,647	1,471,629	3
......	2,822,538	5,587,321	223,033	394,507	4
......	156,600	31,050	1,527,180	......	5
13,500	1,882,106	407,086	153,257	581,061	6
13,500	6,815,347	8,534,902	4,695,423	2,850,343	7
......	......	......	......	......	8
13,500	6,815,347	8,534,902	4,695,423	2,850,343	9
3,063,887	12,246,140	18,728,218	8,422,272	6,680,822	10
2,671,335	6,216,213	7,158,028	10,831,169	4,839,796	11
5,735,222	18,462,353	25,886,246	19,253,441	11,520,618	12
8,920	175,000	311,653	238,047	68,217	13
5,726,302	18,287,353	25,574,593	19,015,394	11,452,401	14
6,890	2,945	47,456	24,029	101,750	15
200,000	......	1,600,000	1,700,000	2,100,000	16
21,986	201,179	410,881	600,921	561,536	17
178,154	......	1,545	139,420	......	18
83,582	182,313	199,493	94,489	107,262	19
283,722	383,492	611,919	834,830	668,798	20
......	......	......	......	......	21
415,548	75,122	93,430	......	75,660	22
73,965	17,275	180,074	107,369	112,871	23
$8,475,314	$27,206,837	$38,577,751	$29,162,322	$18,309,445	24
$1,050,973	$ 3,717,436	$ 5,519,150	$ 6,306,770	$ 3,282,278	25
6,586,014	21,130,466	29,351,128	20,616,726	13,682,398	26
7,636,987	24,847,902	34,870,278	26,923,496	16,964,676	27
......	......	......	......	......	28
125,892	......	482,657	285,374	186,293	29
......	......	......	......	......	30
7,762,879	24,847,902	35,352,935	27,208,870	17,150,969	31
......	......	......	350,000	......	32
					33
......	......	......	......	......	34
425,000	142,170	100,000	356,053	250,000	35
275,000	1,000,000	935,000	772,952	300,000	36
12,435	1,216,765	2,189,816	474,447	608,476	37
......	......	......	......	......	38
712,435	2,358,935	3,224,816	1,953,452	1,158,476	39
$8,475,314	$27,206,837	$38,577,751	$29,162,322	$18,309,445	40
$250,000	$525,000	$3,000,000	$350,000	$300,000	41
$102,991	$274,059	$530,778	$514,102	$267,752	42
$378,342	$1,186,886	$1,681.465	$1,168,619	$789,785	43
					44
5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	45
5.50-7.75	....	5.50	5.50	....	46
5.00	....	5.00	5.00	5.00	47
....	3.50	5.25	....	....	48
....	5.00	....	5.00	....	49
9.75-14.25	6.00-7.75	6.00-8.00	6.00-7.50	5.50-7.25	50
8.87-12.65	8.90-12.65	9.00-12.65	....	8.86-11.90	51
....	....	....	....	9.55-13.25	52

	CONSOLIDATED REPORT OF CONDITION	EXETER
		EXETER BANKING COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 3,059,568
2	U. S. Government obligations	1,799,238
3	U. S. Government agencies	798,991
4	State, county, municipal obligations	9,616,754
5	Other bonds, notes and debentures	15,184
6	Corporate stocks	133,814
7	Total securities	12,363,981
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	12,363,981
10	Real estate loans	25,410,586
11	Other loans	21,996,854
12	Total loans	47,407,440
13	LESS: Valuation reserve	241,553
14	Total loans net of valuation reserve	47,165,887
15	Overdrafts	146,135
16	Federal funds sold and loans & securities purchased under agreement to resell	3,000,000
17	Bank premises (net)	1,309,846
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	195,911
20	Total fixed assets	1,505,757
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	129,738
23	Other assets	609,103
24	Total Assets	$67,980,169
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$13,754,900
26	Time/savings deposits	46,589,559
27	Total deposits	60,344,459
28	Funds borrowed	404,000
29	Other liabilities	957,784
30	Reserve for bad debts - deferred tax	191,376
31	Total liabilities and reserves	61,897,619
32	Subordinated notes and debentures	......
33	Equity Capital	
34	Preferred stock	......
35	Common stock	600,000
36	Surplus	1,312,000
37	Undivided profits	4,170,550
38	Reserve for contingencies and other capital reserves	......
39	Total capital	6,082,550
40	Total Liabilities and Capital Accounts	$67,980,169
	GENERAL INFORMATION	
41	Surety coverage	$1,700,000
42	Total compensation paid to officers and employees (including director fees)	$849,881
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$3,084,839
44	Rate of dividends paid during period:	
45	Regular savings	5.00-5.25
46	Special notice	5.50
47	N.O.W.	5.00
48	Escrow funds	3.00-3.25
49	Clubs	5.00
50	Certificates of deposit	6.00-7.75
51	Money market certificates	7.50-12.65
52	Negotiated certificates	8.00-14.13

EXETER	GORHAM	HANOVER	HILLSBOROUGH	
INDIAN HEAD BANK OF EXETER	WHITE MOUNTAIN BANK AND TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	
$ 3,379,161	$ 497,722	$ 1,341,316	$ 929,507	1
6,170,517	22,000	1,249,347	899,297	2
7,150	......	......	......	3
6,480,674	2,260	......	......	4
10,000	292,888	778,950	......	5
......	84,927	862,049	......	6
12,668,341	402,075	2,890,346	899,297	7
......	887	......	......	8
12,668,341	401,188	2,890,346	899,297	9
21,156,805	517,776	5,395,966	3,922,282	10
20,248,420	750,435	5,204,701	2,859,508	11
41,405,225	1,268,211	10,600,667	6,781,790	12
493,000	6,400	97,821	20,876	13
40,912,225	1,261,811	10,502,846	6,760,914	14
34,841	......	9,358	24,736	15
250,000	900,000	975,000	900,000	16
643,983	35,289	286,399	173,327	17
......	......	......	954	18
270,820	24,484	40,546	62,520	19
914,803	59,773	326,945	236,801	20
......	......	......	......	21
......	81,975	......	......	22
595,140	24,263	160,093	81,199	23
$58,754,511	$3,226,732	$16,205,904	$9,832,454	24
$11,642,751	$1,751,226	$ 2,695,640	$2,354,973	25
40,275,950	1,217,947	11,973,110	6,578,322	26
51,918,701	2,969,173	14,668,750	8,933,295	27
......	......	......	......	28
2,926,076	79,631	175,657	113,639	29
......	......	7,513	......	30
54,844,777	3,048,804	14,851,920	9,046,934	31
......	......	......	......	32
				33
......	......	......	......	34
370,000	30,000	200,000	300,000	35
1,880,000	94,864	800,000	313,750	36
1,665,865	53,064	340,357	171,770	37
(6,131)	......	13,627	......	38
3,909,734	177,928	1,353,984	785,520	39
$58,754,511	$3,226,732	$16,205,904	$9,832,454	40
$3,000,000	$300,000	$500,000	$300,000	41
$845,907	$49,952	$47,026	$157,226	42
$2,672,133	$73,200	$691,744	$431,808	43
				44
5.00-5.25	5.00-5.25	5.00-5.50	5.00-5.25	45
5.50	....	5.50	5.50	46
5.00	....	5.00	....	47
....	....	5.00-5.25	....	48
5.00-5.25	5.00	5.00-5.25	....	49
5.00-7.75	6.00-7.50	5.50-8.00	5.50-7.75	50
8.86-12.65	9.68-11.88	7.42-12.65	7.49-12.65	51
8.00-12.75	....	9.50-12.50	....	52

	CONSOLIDATED REPORT OF CONDITION	JAFFREY
		THE MONADNOCK BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 1,007,295
2	U. S. Government obligations	2,651,492
3	U. S. Government agencies	2,259,385
4	State, county, municipal obligations	343,179
5	Other bonds, notes and debentures	309,569
6	Corporate stocks	689,446
7	Total securities	6,253,071
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	6,253,071
10	Real estate loans	22,154,903
11	Other loans	8,749,642
12	Total loans	30,904,545
13	LESS: Valuation reserve	249,572
14	Total loans net of valuation reserve	30,654,973
15	Overdrafts	13,174
16	Federal fund sold and loans & securities purchased under agreement to resell	1,200,000
17	Bank premises (net)	1,027,556
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	212,098
20	Total fixed assets	1,239,654
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	286,345
23	Other assets	475,368
24	Total Assets	$41,129,880
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 4,702,232
26	Time/savings deposits	31,695,436
27	Total deposits	36,397,668
28	Funds borrowed	959,861
29	Other liabilities	114,188
30	Reserve for bad debts - deferred tax	......
31	Total liabilities and reserves	37,471,717
32	Subordinated notes and debentures	......
33	Equity Capital	
34	Preferred stock	......
35	Common stock	720,705
36	Surplus	1,800,000
37	Undivided profits	1,137,458
38	Reserve for contingencies and other capital reserves	......
39	Total capital	3,658,163
40	Total Liabilities and Capital Accounts	$41,129,880
	GENERAL INFORMATION	
41	Surety coverage	$500,000
42	Total compensation paid to officers and employees (including director fees)	$363,712
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$1,880,653
44	Rate of dividends paid during period:	
45	Regular savings	5.00-5.25
46	Special notice	....
47	N.O.W.	5.00
48	Escrow funds	....
49	Clubs	5.00
50	Certificates of deposit	5.50-7.50
51	Money market certificates	8.86-12.65
52	Negotiated certificates	....

LEBANON	LINCOLN	LONDONDERRY	MANCHESTER	
LEBANON BANK & TRUST COMPANY	GRANITE STATE TRUST COMPANY	LONDONDERRY BANK AND TRUST COMPANY	THE MANCHESTER BANK	
$ 784,133	$ 880,932	$ 1,114,449	$ 20,586,316	1
50,000	99,281	100,000	14,140,284	2
......	......	300,000	998,291	3
......	15,625	......	3,465,029	4
......	......	......	11,985,040	5
......	6,750	......	4,341,016	6
50,000	121,65	400,000	34,929,660	7
......	......	......	......	8
50,000	121,656	400,000	34,929,660	9
811,810	2,390,115	2,581,748	74,905,245	10
2,699,400	2,291,799	5,041,727	42,885,523	11
3,511,210	4,681,914	7,623,475	117,790,768	12
14,660	18,709	75,913	1,373,315	13
3,496,550	4,663,205	7,547,562	116,417,453	14
2,488	955	21,196	223,368	15
......	250,000	550,000	......	16
52,909	178,017	219,951	4,768,777	17
......	......	......	133,844	18
39,295	48,772	95,319	486,592	19
92,204	226,789	315,270	5,389,213	20
......	......	......	......	21
......	54,416	......	97,213	22
57,088	68,704	61,728	2,251,492	23
$4,482,463	$6,266,657	$10,010,205	$179,894,715	24
$ 909,361	$1,575,213	$ 2,398,939	$ 18,810,328	25
2,470,653	4,137,136	6,055,886	134,258,113	26
3,380,014	5,712,349	8,454,825	153,068,441	27
......	......	244,000	12,297,239	28
37,563	23,788	170,997	3,428,849	29
5,338	14,881	......	......	30
3,422,915	5,751,018	8,869,822	168,794,529	31
......	80,000	300,000	......	32
				33
......	......	......	......	34
156,000	93,750	487,500	2,000,000	35
860,284	181,250	330,915	8,342,677	36
34,062	144,518	21,968	757,509	37
9,202	16,121	......	......	38
1,059,548	515,639	1,140,383	11,100,186	39
$4,482,463	$6,266,657	$10,010,205	$179,894,715	40
$500,000	$350,000	$1,700,000	$4,000,000	41
$23,432	$122,296	$187,755	$2,489,516	42
$143,598	$223,529	$375,604	$9,024,595	43
				44
5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	45
5.50	5.75	5.50	5.50	46
5.00	....	5.00	5.00	47
5.00-5.25	3.25	....	5.00	48
5.00-5.25	....	5.25	5.00	49
5.50-8.00	6.00-13.00	6.00-10.30	5.75-9.00	50
7.25-12.65	8.86-10.29	7.63-12.65	9.00-12.00	51
9.00-10.00	....	9.80-11.01	....	52

		MEREDITH
	CONSOLIDATED REPORT OF CONDITION	FIRST BANK AND TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 2,278,624
2	U. S. Government obligations	......
3	U. S. Government agencies	100,000
4	State, county, municipal obligations	118,400
5	Other bonds, notes and debentures	......
6	Corporate stocks	......
7	Total securities	218,400
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	218,400
10	Real estate loans	3,148,300
11	Other loans	4,163,669
12	Total loans	7,311,969
13	LESS: Valuation reserve	68,865
14	Total loans net of valuation reserve	7,243,104
15	Overdrafts	4,384
16	Federal funds sold and loans & securities purchased under agreement to resell	575,000
17	Bank premises (net)	384,137
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	50,921
20	Total fixed assets	435,058
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	120,587
24	Total Assets	$10,875,157
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 2,236,395
26	Time/savings deposits	7,466,239
27	Total deposits	9,702,634
28	Funds borrowed	184,732
29	Other liabilities	66,224
30	Reserve for bad debts - deferred tax	......
31	Total liabilities and reserves	9,953,590
32	Subordinated notes and debentures	......
33	Equity Capital	
34	Preferred stock	......
35	Common stock	312,500
36	Surplus	527,473
37	Undivided profits	81,594
38	Reserve for contingencies and other capital reserves	......
39	Total capital	921,567
40	Total Liabilities and Capital Accounts	$10,875,157
	GENERAL INFORMATION	
41	Surety coverage	$200,000
42	Total compensation paid to officers and employees (including director fees)	$265,051
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$466,325
44	Rate of dividends paid during period:	
45	Regular Savings	5.00-5.25
46	Special notice	5.50
47	N.O.W.	5.00
48	Escrow funds	....
49	Clubs	5.00
50	Certificates of deposit	5.50-8.00
51	Money market certificates	9.25-12.65
52	Negotiated certificates	6.00-10.87

MEREDITH	NASHUA		NEW LONDON	
MEREDITH BANK & TRUST	THE COLONIAL BANK	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	
$ 1,695,354	$ 3,439,560	$ 11,040,655	$ 2,281,890	1
399,928	320,242	4,516,527	999,655	2
350,000	849,534	......	......	3
111,246	......	9,068,047	2,024,454	4
......	......	5,000	......	5
151,245	......	......	616,981	6
1,012,419	1,169,776	13,589,574	3,641,090	7
......	......	......	......	8
1,012,419	1,169,776	13,589,574	3,641,090	9
2,222,423	5,781,424	25,843,403	12,227,043	10
5,641,941	5,649,502	68,258,898	6,532,668	11
7,864,364	11,430,926	94,102,301	18,759,711	12
53,984	216,949	802,332	60,143	13
7,810,380	11,213,977	93,299,969	18,699,568	14
43,487	28,553	585,038	12,552	15
850,000	1,400,000	14,800,000	......	16
338,348	790,480	1,033,298	564,310	17
11,242	15,941	......	43,485	18
280,673	128,152	492,261	116,643	19
630,263	934,573	1,525,559	724,438	20
......	......	......	......	21
12,800	2,294	212,975	234,887	22
257,216	234,540	1,231,468	337,699	23
$12,311,919	$18,423,273	$136,285,238	$25,932,124	24
$ 5,348,199	$ 2,723,156	$ 23,585,017	$ 3,621,833	25
5,508,191	14,184,096	99,328,153	19,583,162	26
10,856,390	16,907,252	122,913,170	23,204,995	27
......	22,500	......	......	28
435,971	539,069	3,343,976	902,177	29
......	......	41,540	72,559	30
11,292,361	17,468,821	126,298,686	24,179,731	31
......	......	......	200,000	32
				33
......	......	......	......	34
200,000	200,000	758,[illegible]35	246,935	35
400,000	850,000	6,500,000	428,545	36
419,558	(95,548)	2,722,235	798,326	37
......	......	6,282	78,587	38
1,019,558	954,452	9,986,552	1,752,393	39
$12,311,919	$18,423,273	$136,285,238	$25,932,124	40
$1,000,000	$4,000,000	$1,500,000	$350,000	41
$376,256	$370,668	$1,757,820	$277,475	42
$313,848	$810,083	$5,826,000	$1,204,912	43
				44
5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.25	45
5.50	5.50	5.50	....	46
5.00	5.00	5.00	5.00	47
....	5.00	3.00-3.25	5.25	48
5.00	....	5.00	4.00	49
5.50-7.75	5.50-7.75	6.00-10.30	5.50-10.30	50
7.75-12.65	9.00-12.00	8.86-12.65	7.17-12.65	51
....	....	5.25-13.87	8.15-14.00	52

		NORTH CONWAY
	CONSOLIDATED REPORT OF CONDITION	NORTH CONWAY BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 1,310,872
2	U. S. Government obligations	2,143,094
3	U. S. Government agencies	497,574
4	State, county, municipal obligations	2,779,553
5	Other bonds, notes and debentures	......
6	Corporate stocks	2,235,851
7	Total securities	7,656,072
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	7,656,072
10	Real estate loans	10,489,284
11	Other loans	7,531,815
12	Total loans	18,021,099
13	LESS: Valuation reserve	120,657
14	Total loans net of valuation reserve	17,900,442
15	Overdrafts	4,668
16	Federal funds sold and loans & securities purchased under agreement to resell	1,150,000
17	Bank premises (net)	295,321
18	Leasehold improvements (net)	......
19	Furniture, fixtures & equipment (net)	103,566
20	Total fixed assets	398,887
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	12,553
23	Other assets	216,138
24	Total assets	$28,649,632
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 5,681,912
26	Time/savings deposits	19,301,628
27	Total deposits	24,983,540
28	Funds borrowed	475,000
29	Other liabilities	148,185
30	Reserve for bad debts - deferred tax	37,527
31	Total liabilities and reserves	25,644,252
32	Subordinated notes and debentures	......
33	Equity Capital	
34	Preferred stock	......
35	Common stock	100,000
36	Surplus	550,000
37	Undivided profits	2,314,722
38	Reserve for contingencies and other capital reserves	40,658
39	Total capital	3,005,380
40	Total Liabilities and Capital Accounts	$28,649,632
	GENERAL INFORMATION	
41	Surety coverage	$400,000
42	Total compensation paid to officers and employees (including director fees)	$429,318
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$1,194,821
44	Rate of dividends paid during period:	
45	Regular Savings	5.00-5.25
46	Special notice	5.50
47	N.O.W.	5.00
48	Escrow funds	5.00-5.25
49	Clubs	5.00
50	Certificates of deposit	5.75-7.75
51	Money market certificates	9.58-11.85
52	Negotiated certificates	....

PELHAM	PLAISTOW	PORTSMOUTH	SALEM	
PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK OF PORTSMOUTH	ROCKINGHAM COUNTY TRUST CO.	
$ 7,808,745	$ 1,865,169	$ 8,558,108	$ 1,511,780	1
6,555,699	199,590	8,988,372	4,784,653	2
1,664,138	663,806	......	......	3
1,056,499	342,222	1,695,796	1,060,457	4
......	......	10,000	......	5
1,724,802	265,780	35,000	1,159,618	6
11,001,138	1,471,398	10,729,168	7,004,728	7
......	......	......	......	8
11,001,138	1,471,398	10,729,168	7,004,728	9
9,453,199	7,508,124	19,678,327	5,199,570	10
5,372,071	6,198,733	15,932,992	9,065,832	11
14,825,270	13,706,857	35,611,319	14,265,402	12
114,443	146,074	419,552	87,026	13
14,710,827	13,560,783	35,191,767	14,178,376	14
31,787	9,732	78,504	73,431	15
2,000,000	600,000	......	4,700,000	16
237,712	189,761	708,676	44,631	17
38,956	59,272	304,858	121,749	18
114,396	193,646	36,156	131,572	19
391,064	442,679	1,049,690	297,952	20
......	......	......	......	21
......	62,677	134,000	4,500	22
391,485	79,760	643,154	286,945	23
$36,335,046	$18,092,198	$56,384,391	$28,057,712	24
$ 6,217,382	$ 5,963,795	$17,745,543	$ 5,259,607	25
24,021,280	10,852,397	29,263,484	19,027,574	26
30,238,662	16,816,192	47,009,027	24,287,181	27
3,605,471	......	4,406,169	965,000	28
455,808	17,979	1,579,793	505,820	29
18,963	......	45,690	......	30
34,318,904	16,834,171	53,040,679	25,758,001	31
......	......	800,000	600,000	32
				33
......	......	......	......	34
283,337	238,645	690,000	390,750	35
571,688	520,632	1,060,000	919,250	36
1,140,574	498,750	863,466	389,711	37
20,543	......	(69,754)	......	38
2,016,142	1,258,027	3,343,712	2,299,711	39
$36,335,046	$18,092,198	$56,384,391	$28,057,712	40
$400,000	$250,000	$1,000,000	$1,350,000	41
$341,442	$384,985	$793,613	$374,102	42
$1,445,803	$591,824	$1,838,906	$1,377,552	43
				44
5.00-5.25	5.00-5.25	5.00-5.25	5.00	45
5.30	5.50	5.75	5.50	46
....	5.00	5.00	5.00	47
3.00	3.00	....	3.00	48
....	2.00	5.25	....	49
5.50-10.30	5.50-11.80	5.25-8.00	5.50-14.00	50
8.80-11.88	....	8.86-11.85	8.90-12.65	51
....	....	8.00-12.75	....	52

		SEABROOK
	CONSOLIDATED REPORT OF CONDITION	SEABROOK BANK AND TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 1,875,446
2	U. S. Government obligations	672,912
3	U. S. Government agencies	2,400,710
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	3,147,287
6	Corporate stocks	21,100
7	Total securities	6,242,009
8	LESS: Premium and valuation reserves	....
9	Total securities net of premium and valuation reserves	6,242,009
10	Real estate loans	6,533,966
11	Other loans	6,555,780
12	Total loans	13,089,746
13	LESS: Valuation reserve	130,816
14	Total loans net of valuation reserve	12,958,930
15	Overdrafts	29,071
16	Federal funds sold and loans & securities purchased under agreement to resell.	605,000
17	Bank premises (net)	325,030
18	Leasehold improvements (net)	143,853
19	Furniture, fixtures & equipment (net)	130,081
20	Total fixed assets	598,964
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other real estate owned (net)	......
23	Other assets	220,655
24	Total Assets	$22,530,075
	LIABILITIES AND CAPITAL ACCOUNTS	
25	Demand deposits	$ 5,337,160
26	Time/savings deposits	15,027,014
27	Total deposits	20,364,174
28	Funds borrowed	885,430
29	Other liabilities	375,188
30	Reserve for bad debts - deferred tax	....
31	Total liabilities and reserves	21,624,792
32	Subordinated notes and debentures	150,000
33	Equity Capital	
34	Preferred stock	......
35	Common stock	500,000
36	Surplus	202,200
37	Undivided profits	53,083
38	Reserve for contingencies and other capital reserves	......
39	Total capital	905,283
40	Total Liabilities and Capital Accounts	$22,530,075
	GENERAL INFORMATION	
41	Surety coverage	$300,000
42	Total compensation paid to officers and employees (including director fees)	$284,387
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
43	Amount of interest paid to depositors	$761,762
44	Rate of dividends paid during period:	
45	Regular savings	5.00-5.25
46	Special notice	5.50-5.75
47	N.O.W.	5.00
48	Escrow funds	....
49	Clubs	....
50	Certificates of deposit	6.00-7.75
51	Money market certificates	7.00-12.00
52	Negotiated certificates	11.00-14.00

SUNCOOK	WEARE	WHITEFIELD	WOLFEBORO	
THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD BANK AND TRUST	
$ 3,584,990	$70,168	$ 819,088	$ 1,632,189	1
2,332,757	......	427,243	299,949	2
300,094	......	53,269	898,131	3
1,104,305	......	747,827	1,054,891	4
......	9,752	124,462	76,310	5
27,000	......	......	139,516	6
3,764,156	9,752	1,352,801	2,468,797	7
......	......	......	......	8
3,764,156	9,752	1,352,801	2,468,797	9
25,503,692	1,168	9,311,292	11,152,241	10
11,018,546	......	4,176,184	8,428,800	11
36,522,238	1,168	13,487,476	19,581,041	12
243,428	......	117,412	151,500	13
36,278,810	1,168	13,370,064	19,429,541	14
7,674	......	21,154	31,080	15
3,400,000	......	1,150,000	2,175,000	16
619,466	......	474,342	182,967	17
......	......	......	3,666	18
167,621	......	63,688	75,157	19
787,087	......	538,030	261,790	20
......	......	......	......	21
80,533	......	38,637	347,052	22
372,851	3,174	34,000	264,177	23
$48,276,101	$84,262	$17,323,774	$26,609,626	24
$ 7,811,359	$......	$ 1,878,914	$ 1,655,513	25
36,313,722	......	13,958,005	23,394,909	26
44,125,081	......	15,836,919	25,050,422	27
......	......	344,166	40,374	28
889,772	1,722	107,000	219,196	29
78,370	......	......	......	30
45,093,223	1,722	16,288,085	25,309,992	31
......	......	......	......	32
				33
......	......	......	......	34
375,615	30,000	116,180	312,856	35
1,522,124	30,000	547,080	613,469	36
1,200,238	22,540	372,429	373,309	37
84,901	......	......	......	38
3,182,878	82,540	1,035,689	1,299,634	39
$48,276,101	$84,262	$17,323,774	$26,609,626	40
$825,000	$50,000	$300,000	$1,000,000	41
$584,102	$......	$173,366	$293,083	42
$2,163,189	$......	$864,335	$1,441,052	43
				44
5.00-5.25	....	5.00-5.25	5.00-5.25	45
5.50	....	5.50	5.50	46
5.00	....	4.00	5.00	47
3.00-3.25	....	....	5.00	48
5.00	....	5.00	5.00	49
6.00-8.00	....	6.00-8.00	6.00-9.60	50
8.90-12.65	....	9.00-11.75	9.19-11.84	51
10.00-13.40	....	....	6.00-14.00	52

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		AMHERST
		AMHERST BANK & TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$1,068,794
3	Interest and dividends on securities	64,405
4	Income on federal funds sold and loans & securities purchased under agreement to resell	40,668
5	Commissions, collection, exchange & service charges	80,133
6	Trust Department income	......
7	Other operating earnings	7,008
8	Total Operating Earnings	1,261,008
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	238,541
11	Employee benefits	32,278
12	Interest on deposits	431,883
13	Interest on borrowings and related liabilities	19,947
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	58,634
16	Furniture and equipment expense	57,628
17	Provision for loan losses (or actual net loan losses)	10,226
18	Other operating expenses	213,941
19	Total Operating Expenses	1,063,078
20	NET OPERATING EARNINGS BEFORE TAXES	197,930
21	LESS: Applicable income taxes	59,740
22	NET OPERATING EARNINGS AFTER TAXES	138,190
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	48,723
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	48,723
27	NET INCOME	186,913
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	......
29	NET INCOME AFTER DIVIDENDS	186,913
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	24,808
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	162,105
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	628,260
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 790,365
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$55,622
37	Recoveries credited to reserve	1,014
38	Provision for loan losses	10,226
39	Other transfers to/ (from) the account	24,808
40	Losses charged to the reserve	11,240
41	Balance at end of period	$80,430

BEDFORD	BELMONT	BERLIN		BRISTOL	
THE BEDFORD BANK	* BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK	
					1
$532,767	$ 138,844	$2,863,052	$1,751,934	$1,280,343	2
146,206	......	1,216,040	379,109	275,875	3
67,054	67,374	83,333	161,871	8,008	4
33,758	4,525	20,274	59,037	36,041	5
......	......	......	......	......	6
11,175	12,312	211,046	13,194	25,899	7
790,960	223,055	4,393,745	2,365,145	1,626,166	8
					9
119,686	138,868	427,982	295,423	291,993	10
14,316	14,202	58,301	65,559	62,792	11
310,009	77,788	2,642,078	1,429,010	801,176	12
16,822	......	56,505	......	76,111	13
......	......	......	......	......	14
51,160	24,271	51,998	104,621	35,981	15
34,530	5,357	99,078	109,199	47,868	16
50,000	21,650	20,400	35,000	11,000	17
193,034	77,653	341,585	156,290	175,749	18
789,557	359,789	3,697,927	2,195,102	1,502,670	19
1,403	(136,734)	695,818	170,043	123,496	20
......	......	126,156	7,415	3,709	21
1,403	(136,734)	569,662	162,628	119,787	22
					23
......	......	(47,837)	15,192	(3,122)	24
......	......	(221,933)	......	......	25
......	......	(269,770)	15,192	(3,122)	26
1,403	(136,734)	299,892	177,820	116,665	27
......	......	189,903	70,000	55,521	28
1,403	(136,734)	109,989	107,820	61,144	29
409,652	......	......	......	......	30
14,286	......	......	......	52,600	31
396,769	(136,734)	109,989	107,820	8,544	32
221,532	1,008,000	3,907,800	1,251,977	1,534,004	33
$618,301	$ 871,266	$4,017,789	$1,359,797	$1,542,548	34
					35
$25,000	$......	$130,279	$162,943	$69,738	36
11,094	......	5,492	7,398	87	37
50,000	21,650	20,400	35,000	11,000	38
......	......	......	......	......	39
37,933	......	57,125	38,745	2,575	40
$48,161	$21,650	$ 99,046	$166,596	$78,250	41

*Opened for business June 19, 1979

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CHARLESTOWN
		CONNECTICUT RIVER BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$1,390,262
3	Interest and dividends on securities	192,696
4	Income on federal funds sold and loans & securities purchased under agreement to resell	104,464
5	Commissions, collection, exchange & service charges	52,299
6	Trust Department income	......
7	Other operating earnings	23,648
8	Total Operating Earnings	1,763,369
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	323,239
11	Employee benefits	36,811
12	Interest on deposits	872,341
13	Interest on borrowings and related liabilities	3,762
14	Interest on capital notes and debentures	7,000
15	Net occupancy expense of bank premises	34,830
16	Furniture and equipment expense	32,543
17	Provision for loan losses (or actual net loan losses)	36,000
18	Other operating expenses	193,775
19	Total Operating Expenses	1,540,301
20	NET OPERATING EARNINGS BEFORE TAXES	223,068
21	LESS: Applicable income taxes	26,582
22	NET OPERATING EARNINGS AFTER TAXES	196,486
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	......
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	......
27	NET INCOME	196,486
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	35,750
29	NET INCOME AFTER DIVIDENDS	160,736
30	OTHER INCREASES IN CAPITAL ACCOUNTS	2,346
31	OTHER DECREASES IN CAPITAL ACCOUNTS	21,140
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	141,942
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,326,919
34	CAPITAL ACCOUNT AT END OF PERIOD	$1,468,861
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$83,706
37	Recoveries credited to reserve	10,049
38	Provision for loan losses	36,000
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	32,231
41	Balance at end of period	$97,524

CLAREMONT	COLEBROOK	CONWAY	DERRY	DURHAM	
CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	THE CARROLL COUNTY TRUST COMPANY	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	
					1
$534,507	$1,512,441	$2,627,144	$2,111,628	$1,119,595	2
8,564	577,651	605,686	417,243	341,461	3
31,019	106,148	19,662	......	128,629	4
32,719	42,553	56,168	110,980	98,195	5
......	......	6,787	137,520	......	6
36,903	50,516	41,378	24,108	20,316	7
643,712	2,289,309	3,356,825	2,801,479	1,708,196	8
					9
102,991	274,059	530,778	514,102	267,752	10
14,265	48,650	132,271	57,873	47,106	11
378,242	1,186,886	1,681,465	1,168,619	789,785	12
......	......	35,041	20,304	115	13
......	......	......	19,076	......	14
28,757	33,016	103,315	131,260	56,510	15
8,519	76,340	51,773	49,678	42,410	16
26,000	28,421	40,000	50,000	17,811	17
96,985	254,361	378,329	356,054	202,061	18
655,759	1,901,733	2,952,972	2,366,966	1,423,550	19
(12,047)	387,576	403,853	434,513	284,646	20
......	10,419	(423)	191,152	81,430	21
(12,047)	377,157	404,276	243,361	203,216	22
					23
......	13,712	19,859	......	12,055	24
......	......	......	......	2,085	25
......	13,712	19,859	......	14,140	26
(12,047)	390,869	424,135	243,361	217,356	27
......	66,346	200,000	65,614	30,000	28
(12,047)	324,523	224,135	177,747	187,356	29
......	......	......	360,248	......	30
......	......	......	428	......	31
(12,047)	324,523	224,135	537,567	187,356	32
724,482	2,034,412	3,000,681	1,415,885	971,120	33
$712,435	$2,358,935	$3,224,816	$1,953,452	$1,158,476	34
					35
$10,000	$155,000	$303,666	$218,827	$68,217	36
4,084	6,464	4,124	6,465	247	37
26,000	28,421	40,000	50,000	17,811	38
......	......	......	(3,157)	......	39
31,164	14,885	36,137	34,088	18,058	40
$ 8,920	$175,000	$311,653	$238,047	$68,217	41

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	EXETER
		EXETER BANKING COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$5,294,283
3	Interest and dividends on securities	690,101
4	Income on federal funds sold and loans & securities purchased under agreement to resell	204,265
5	Commissions, collection, exchange & service charges	193,982
6	Trust Department income	148,757
7	Other operating earnings	23,504
8	Total Operating Earnings	6,554,892
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	849,881
11	Employee benefits	203,706
12	Interest on deposits	3,084,839
13	Interest on borrowings and related liabilities	83,262
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	218,783
16	Furniture and equipment expense	127,277
17	Provision for loan losses (or actual net loan losses)	165,000
18	Other operating expenses	821,803
19	Total Operating Expenses	5,554,551
20	NET OPERATING EARNINGS BEFORE TAXES	1,000,341
21	LESS: Applicable income taxes	254,000
22	NET OPERATING EARNINGS AFTER TAXES	746,341
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(21,000)
25	Other net non-operating (charges)/credits	9,430
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(11,570)
27	NET INCOME	734,771
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	366,882
29	NET INCOME AFTER DIVIDENDS	367,889
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	367,889
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	5,714,661
34	CAPITAL ACCOUNT AT END OF PERIOD	$6,082,550
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$151,746
37	Recoveries credited to reserve	11,389
38	Provision for loan losses	165,000
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	86,582
41	Balance at end of period	$241,553

EXETER	GORHAM	HANOVER	HILLSBOROUGH	
INDIAN HEAD BANK OF EXETER	WHITE MOUNTAIN BANK AND TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	
				1
$4,689,431	$132,069	$1,003,954	$707,630	2
858,530	56,189	176,837	82,916	3
169,899	57,446	71,794	96,484	4
84,702	6,712	39,227	38,046	5
1,394	......	......	......	6
123,624	1,492	14,461	61,516	7
5,927,580	253,908	1,306,273	986,592	8
				9
845,907	49,952	47,026	157,226	10
162,179	3,477	5,111	27,729	11
2,672,133	73,200	691,744	431,808	12
275,955	......	15,505	7,661	13
......	......	......	......	14
172,938	7,486	9,307	36,463	15
137,051	5,064	10,465	35,489	16
186,390	14,026	10,000	......	17
978,298	48,448	353,582	112,307	18
5,430,851	201,653	1,142,740	808,683	19
496,729	52,255	163,533	177,909	20
19,212	3,500	20,311	3,161	21
477,517	48,755	143,222	174,748	22
				23
(21,524)	(22,624)	......	......	24
8,609	(1,240)	......	......	25
(12,915)	(23,864)	......	......	26
464,602	24,891	143,222	174,748	27
155,400	1,500	53,400	5,300	28
309,202	23,391	89,822	169,448	29
......	......	......	3,500	30
......	6,068	......	......	31
309,202	17,323	89,822	172,948	32
3,600,532	160,605	1,264,162	612,572	33
$3,909,734	$177,928	$1,353,984	$785,520	34
				35
$348,000	$ 3,381	$89,125	$21,465	36
31,492	790	695	258	37
186,390	......	10,000	......	38
......	17,068	......	......	39
72,882	14,839	1,999	847	40
$493,000	$ 6,400	$97,821	$20,876	41

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	JAFFREY THE MONADNOCK BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$2,872,261
3	Interest and dividends on securities	402,595
4	Income on federal funds sold and loans & securities purchased under agreement to resell	232,234
5	Commissions, collection, exchange & service charges	75,320
6	Trust Department income	......
7	Other operating earnings	32,865
8	Total Operating Earnings	3,615,275
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	363,712
11	Employee benefits	65,462
12	Interest on deposits	1,880,653
13	Interest on borrowings and related liabilities	99,113
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	48,282
16	Furniture and equipment expense	49,310
17	Provision for loan losses (or actual net loan losses)	166,700
18	Other operating expenses	380,951
19	Total Operating Expenses	3,054,183
20	NET OPERATING EARNINGS BEFORE TAXES	561,092
21	LESS: Applicable income taxes	147,938
22	NET OPERATING EARNINGS AFTER TAXES	413,154
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	5,888
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,888
27	NET INCOME	419,042
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	115,313
29	NET INCOME AFTER DIVIDENDS	303,729
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	303,729
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,354,434
34	CAPITAL ACCOUNT AT END OF PERIOD	$3,658,163
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$233,469
37	Recoveries credited to reserve	19,584
38	Provision for loan losses	166,700
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	170,180
41	Balance at end of period	$249,573

LEBANON	LINCOLN	LONDONDERRY	MANCHESTER	
LEBANON BANK & TRUST COMPANY	GRANITE STATE TRUST COMPANY	LONDONDERRY BANK AND TRUST COMPANY	THE MANCHESTER BANK	
				1
$ 320,534	$500,958	$ 796,981	$12,206,527	2
9,795	150	21,712	3,792,172	3
44,114	43,145	126,277	1,169,349	4
14,775	22,340	38,292	294,968	5
......	......	......	......	6
5,930	1,548	6,960	36,502	7
395,148	568,141	990,222	17,499,518	8
				9
23,432	122,296	187,755	2,489,516	10
2,343	31,196	33,534	392,364	11
143,598	223,529	375,604	9,024,595	12
182	11,010	25,662	816,921	13
......	7,200	24,083	......	14
16,713	19,067	48,678	611,314	15
8,920	27,317	26,500	205,462	16
10,000	15,042	26,000	425,000	17
145,367	69,568	224,593	1,972,421	18
350,555	526,225	972,409	15,937,593	19
44,593	41,916	17,813	1,561,925	20
14,908	......	......	433,251	21
29,685	41,916	17,813	1,128,674	22
				23
......	......	......	(330,738)	24
......	(7,300)	(12,108)	116,744	25
......	(7,300)	(12,108)	(213,994)	26
29,685	34,616	5,705	914,680	27
......	7,500	......	880,026	28
29,685	27,116	5,705	34,654	29
......	......	675,000	......	30
......	10,000	......	......	31
29,685	17,116	680,705	34,654	32
1,029,863	498,523	459,678	11,065,532	33
$1,059,548	$515,639	$1,140,383	$11,100,186	34
				35
$ 5,000	$18,709	$96,936	$1,005,548	36
......	9,935	8,672	73,278	37
10,000	15,042	26,000	425,000	38
......	......	......	......	39
340	24,977	55,695	130,511	40
$14,660	$18,709	$75,913	$1,373,315	41

		MEREDITH
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	FIRST BANK AND TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$ 933,946
3	Interest and dividends on securities	116,346
4	Income on federal funds sold and loans & securities purchased under agreement to resell	105,373
5	Commissions, collection, exchange & service charges	43,372
6	Trust Department income	......
7	Other operating earnings	14,663
8	Total Operating Earnings	1,213,700
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	265,051
11	Employee benefits	64,049
12	Interest on deposits	466,325
13	Interest on borrowings and related liabilities	......
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	52,399
16	Furniture and equipment expense	46,134
17	Provision for loan losses (or actual net loan losses)	33,000
18	Other operating expenses	181,838
19	Total Operating Expenses	1,108,796
20	NET OPERATING EARNINGS BEFORE TAXES	104,904
21	LESS: Applicable income taxes	16,187
22	NET OPERATING EARNINGS AFTER TAXES	88,717
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(3)
25	Other net non-operating (charges)/credits	(7,120)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(7,123)
27	NET INCOME	81,594
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	......
29	NET INCOME AFTER DIVIDENDS	81,594
30	OTHER INCREASES IN CAPITAL ACCOUNTS	2,120
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	83,714
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	837,853
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 921,567
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$65,821
37	Recoveries credited to reserve	1,493
38	Provision for loan losses	33,000
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	31,449
41	Balance at end of period	$68,865

MEREDITH	NASHUA		NEW LONDON	
MEREDITH BANK & TRUST	THE COLONIAL BANK	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	
				1
$ 713,051	$1,214,399	$10,237,019	$1,785,822	2
113,945	137,949	790,277	344,848	3
123,505	188,482	1,138,919	52,015	4
52,301	77,622	268,772	81,812	5
5,264	......	142,130	......	6
122,768	11,742	263,376	24,822	7
1,130,834	1,630,194	12,840,493	2,289,319	8
				9
376,256	370,668	1,757,820	277,475	10
64,979	52,411	298,038	34,404	11
313,848	810,083	5,826,000	1,204,912	12
11,145	11,097	......	59,378	13
......	......	......	18,958	14
142,957	96,905	265,175	63,828	15
80,234	45,077	191,838	26,392	16
......	24,000	1,100,000	13,500	17
213,436	233,585	1,442,942	260,592	18
1,202,855	1,643,826	10,881,813	1,959,439	19
(72,021)	(13,632)	1,958,680	329,880	20
3,461	(17,515)	687,000	53,942	21
(75,482)	3,883	1,271,680	275,938	22
				23
......	......	1,786	(606)	24
56,448	(3,036)	84,860	......	25
56,448	(3,036)	86,646	(606)	26
(19,034)	847	1,358,326	275,332	27
32,000	......	341,116	74,250	28
(51,034)	847	1,017,210	201,082	29
......	250,000	......	175,480	30
......	......	......	......	31
(51,034)	250,847	1,017,210	376,562	32
1,070,592	703,605	8,969,342	1,375,831	33
$1,019,558	$ 954,452	$ 9,986,552	$1,752,393	34
				35
$61,983	$203,128	$ 802,547	$62,141	36
8,238	70,130	52,324	3,742	37
......	24,000	1,100,000	13,500	38
......	......	......	......	39
16,237	80,309	1,152,539	19,240	40
$53,984	$216,949	$ 802,332	$60,143	41

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	NORTH CONWAY
		NORTH CONWAY BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$2,136,556
3	Interest and dividends on securities	675,888
4	Income on federal funds sold and loans & securities purchased under agreement to resell	83,748
5	Commissions, collection, exchange & service charges	50,103
6	Trust Department income	1,254
7	Other operating earnings	28,724
8	Total Operating Earnings	2,976,273
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	429,318
11	Employee benefits	75,143
12	Interest on deposits	1,194,820
13	Interest on borrowings and related liabilities	134,381
14	Interest on capital notes and debentures	......
15	Net occupancy expense of bank premises	62,721
16	Furniture and equipment expense	103,187
17	Provision for loan losses (or actual net loan losses)	22,686
18	Other operating expenses	272,755
19	Total Operating Expenses	2,295,011
20	NET OPERATING EARNINGS BEFORE TAXES	681,262
21	LESS: Applicable income taxes	58,215
22	NET OPERATING EARNINGS AFTER TAXES	623,047
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	6,662
25	Other net non-operating (charges)/credits	32,745
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	39,407
27	NET INCOME	662,454
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	10,000
29	NET INCOME AFTER DIVIDENDS	652,454
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	652,454
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	2,352,926
34	CAPITAL ACCOUNT AT END OF PERIOD	$3,005,380
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$120,657
37	Recoveries credited to reserve	5,598
38	Provision for loan losses	22,685
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	28,283
41	Balance at end of period	$120,657

PELHAM	PLAISTOW	PORTSMOUTH	SALEM	
PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK OF PORTSMOUTH	ROCKINGHAM COUNTY TRUST CO.	
				1
$1,573,175	$1,386,590	$4,238,635	$1,608,989	2
1,016,702	159,046	699,238	550,676	3
221,902	44,714	60,249	282,736	4
44,045	77,596	195,902	127,625	5
......	......	2,138	......	6
18,444	25,998	40,397	276,033	7
2,874,268	1,693,944	5,236,559	2,846,059	8
				9
341,442	384,985	783,613	374,102	10
37,643	65,836	159,202	52,840	11
1,445,803	591,824	1,838,906	1,377,552	12
215,405	11,441	393,842	143,720	13
......	......	105,408	65,304	14
66,051	62,163	343,548	67,916	15
62,620	59,648	102,066	68,854	16
30,000	89,971	75,000	110,041	17
195,256	214,418	1,097,323	352,776	18
2,394,220	1,480,286	4,898,908	2,613,105	19
480,048	213,658	337,651	232,954	20
40,000	28,700	115,067	15,988	21
440,048	184,958	222,584	216,966	22
				23
......	(3,458)	(7,933)	......	24
31,332	......	108,310	......	25
31,332	(3,458)	100,377	......	26
471,380	181,500	322,961	216,966	27
96,335	1,940	82,800	......	28
375,045	179,560	240,161	216,966	29
......	9,996	......	10,000	30
62,276	......	......	......	31
312,769	189,556	240,161	226,966	32
1,703,373	1,068,471	3,103,551	2,072,745	33
$2,016,142	$1,258,027	$3,343,712	$2,299,711	34
				35
$ 47,474	$146,074	$349,747	$ 86,629	36
40,862	9,121	41,351	35,566	37
30,000	89,971	75,000	110,041	38
62,275	......	......	......	39
66,168	99,092	46,546	145,210	40
$114,443	$146,074	$419,552	$ 87,026	41

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SEABROOK
		SEABROOK BANK AND TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$1,221,648
3	Interest and dividends on securities	396,511
4	Income on federal funds sold and loans & securities purchased under agreement to resell	134,065
5	Commissions, collection, exchange & service charges	25,685
6	Trust Department income	......
7	Other operating earnings	98,629
8	Total Operating Earnings	1,876,538
9	OPERATING EXPENSES:	
10	Salaries, wages and fees	284,387
11	Employee benefits	11,153
12	Interest on deposits	883,859
13	Interest on borrowings and related liabilities	87,810
14	Interest on capital notes and debentures	9,879
15	Net occupancy expense of bank premises	27,179
16	Furniture and equipment expense	23,195
17	Provision for loan losses (or actual net loan losses)	47,000
18	Other operating expenses	491,054
19	Total Operating Expenses	1,865,516
20	NET OPERATING EARNINGS BEFORE TAXES	11,022
21	LESS: Applicable income taxes	......
22	NET OPERATING EARNINGS AFTER TAXES	11,022
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(14,478)
25	Other net non-operating (charges)/credits	......
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(14,478)
27	NET INCOME	(3,456)
28	CASH DIVIDENDS DECLARED ON COMMON STOCK	......
29	NET INCOME AFTER DIVIDENDS	(3,456)
30	OTHER INCREASES IN CAPITAL ACCOUNTS	400,000
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	396,544
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	508,739
34	CAPITAL ACCOUNT AT END OF PERIOD	$ 905,283
35	RESERVE FOR LOAN LOSSES:	
36	Balance at beginning of period	$ 94,900
37	Recoveries credited to reserve	21,595
38	Provision for loan losses	47,000
39	Other transfers to/(from) the account	......
40	Losses charged to the reserve	32,679
41	Balance at end of period	$130,816

SUNCOOK	WEARE	WHITEFIELD	WOLFEBORO	
THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD BANK AND TRUST	
				1
$3,729,104	$ 83	$1,312,523	$1,952,671	2
313,453	420	77,294	213,854	3
239,935	......	77,912	153,984	4
116,767	......	35,662	35,784	5
4,911	......	......	4,377	6
161,951	7,774	5,313	8,715	7
4,566,121	8,277	1,508,704	2,369,385	8
				9
584,102	......	173,366	253,083	10
142,849	......	35,006	32,760	11
2,163,189	......	864,335	1,441,052	12
26,473	......	6,540	3,962	13
......	......	......	......	14
146,023	......	38,036	29,902	15
111,118	......	28,384	49,728	16
131,500	......	25,934	32,944	17
411,986	3,784	140,793	228,030	18
3,717,240	3,784	1,312,394	2,071,461	19
848,881	4,493	196,310	297,924	20
321,904	1,075	42,000	61,220	21
526,977	3,418	154,310	236,704	22
				23
1,228	......	(257)	(29,244)	24
27,331	......	(809)	......	25
28,559	......	(1,066)	(29,244)	26
555,536	3,418	153,244	207,460	27
150,110	1,200	25,433	23,453	28
405,426	2,218	127,811	184,007	29
4,920	......	8,015	216,200	30
......	......	......	......	31
410,346	2,218	135,826	400,207	32
2,772,532	80,322	899,863	899,427	33
$3,182,878	$82,540	$1,035,689	$1,299,634	34
				35
$222,549	$......	$117,412	$132,000	36
8,959	......	12,274	4,007	37
131,500	......	25,934	32,944	38
......	......	......	......	39
119,580	......	38,208	17,451	40
$243,428	$......	$117,412	$151,500	41

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	CONWAY
		THE CARROLL COUNTY TRUST COMPANY
	AS TRUSTEE AND EXECUTOR	
	ASSETS	
1	Balances with banks - commercial deposits	$ 5,175
2	Balances with banks - deposits other than commercial	159,477
3	Government, state and municipal bonds	388,125
4	Other bonds	3,100
5	Corporate stocks	209,840
6	Real estate loans	......
7	Other assets	76,158
8	Total Assets	$841,875
	LIABILITIES	
9	Invested principal of trusts and estates	$800,386
10	Uninvested principal of trusts and estates	6,258
11	Invested income of trusts and estates	30,156
12	Uninvested income of trusts and estates	5,075
13	Other liabilities	......
14	Total Liabilities	$841,875
	AS AGENT	
	ASSETS	
15	Balances with banks - commercial deposits	$ 423
16	Balances with banks - deposits other than commercial	......
17	Government, state and municipal bonds	......
18	Other bonds	......
19	Corporate stocks	......
20	Real estate loans	......
21	Other assets	......
22	Total Assets	$ 423
	LIABILITIES	
23	Invested principal of agencies	$ ......
24	Uninvested principal of agencies	......
25	Invested income of agencies	......
26	Uninvested income of agencies	423
27	Other liabilities	......
28	Total Liabilities	$ 423

EXETER		MEREDITH	
EXETER BANKING COMPANY	INDIAN HEAD BANK OF EXETER	MEREDITH BANK AND TRUST CO.	
$ 70,188	$	$ 137,719	1
333,237	15,054	494,059	2
4,611,467	105,133	716,821	3
2,409,039	22,950	24,688	4
3,270,692	214,631	252,065	5
......	......	......	6
3,544,127	66,052	408,792	7
$14,238,750	$423,820	$2,034,144	8
$13,896,535	$423,189	$1,840,825	9
23,248	407	81,167	10
272,027	......	55,599	11
46,940	224	56,553	12
......	......	......	13
$14,238,750	$423,820	$2,034,144	14
$ 6,293	$	$	15
375,985	......	......	16
872,395	......	......	17
745,384	......	......	18
1,687,274	......	......	19
......	......	......	20
888,086	......	......	21
$ 4,575,417	$	$	22
$ 4,537,180	$	$	23
611	......	......	24
31,944	......	......	25
5,682	......	......	26
......	......	......	27
$ 4,575,417	$	$	28

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	NASHUA
		NASHUA TRUST COMPANY
	AS TRUSTEE AND EXECUTOR	
	ASSETS	
1	Balances with banks - commercial deposits	$ 343,647
2	Balances with banks - deposits other than commercial	975,336
3	Government, state and municipal bonds	3,385,314
4	Other bonds	2,396,155
5	Corporate stocks	9,029,528
6	Real estate loans	15,702
7	Other assets	3,196,506
8	Total Assets	$19,342,188
	LIABILITIES	
9	Invested principal of trusts and estates	$18,661,502
10	Uninvested principal of trusts and estates	132,612
11	Invested income of trusts and estates	283,464
12	Uninvested income of trusts and estates	211,035
13	Other liabilities	53,575
14	Total Liabilities	$19,342,188
	AS AGENT	
	ASSETS	
15	Balances with banks - commercial deposits	$ 574,103
16	Balances with banks - deposits other than commercial	694,123
17	Government, state and municipal bonds	911,361
18	Other bonds	2,391,185
19	Corporate stocks	6,397,622
20	Real estate loans	91,750
21	Other assets	1,146,050
22	Total Assets	$12,206,194
	LIABILITIES	
23	Invested principal of agencies	$11,570,491
24	Uninvested principal of agencies	458,885
25	Invested income of agencies	61,600
26	Uninvested income of agencies	115,218
27	Other liabilities	......
28	Total Liabilities	$12,206,194

NORTH CONWAY	PORTSMOUTH	SUNCOOK	
NORTH CONWAY BANK	INDIAN HEAD BANK OF PORTSMOUTH	THE SUNCOOK BANK	
$	$	$ 7,937	1
133,443	33	307,190	2
......	101,225	46,044	3
......	89,732	13,281	4
248,968	144,766	656,274	5
......	......	......	6
......	70,255	355,463	7
$382,411	$406,011	$1,386,189	8
$377,376	$402,119	$1,360,484	9
......	3,892	990	10
5,035	......	17,768	11
......	......	6,947	12
......	......	......	13
$382,411	$406,011	$1,386,189	14
$ 2,063	$	$	15
19,854	......	......	16
......	......	......	17
40,550	......	......	18
47,913	......	......	19
......	......	......	20
......	......	......	21
$110,380	$	$	22
$108,142	$	$	23
......	......	......	24
175	......	......	25
2,063	......	......	26
......	......	......	27
$110,380	$	$	28

CONSOLIDATED AGGREGATE REPORT OF CONDITION

TRUST COMPANIES

No. Trust Companies Reporting	37 December 31, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 101,905	8.86
U. S. Government obligations	67,801	5.90
U. S. Government agencies	24,594	2.14
State, county, municipal obligations	54,374	4.73
Other bonds, notes and debentures	25,094	2.18
Corporate stocks	20,446	1.77
Total securities	192,309	16.72
LESS: Premium and valuation reserves	1	...
Total securities net of premium and valuation reserves	192,308	16.72
Real estate loans	420,474	36.57
Other loans	347,283	30.20
Total loans	767,757	66.77
LESS: Valuation reserve	6,718	.58
Total loans net of valuation reserve	761,039	66.19
Overdrafts	1,697	.15
Federal funds sold and loans & securities purchased under agreement to resell	54,005	4.70
Bank premises (net)	18,545	1.61
Leasehold improvements (net)	1,249	.11
Furniture, fixtures & equipment (net)	5,027	.44
Total fixed assets	24,821	2.16
Investment in unconsolidated subsidiaries and other affiliates	......	...
Other real estate owned (net)	2,816	.24
Other assets	11,222	.98
Total Assets	$1,149,813	100.00

LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Demand deposits	$ 194,453	16.91
Time/savings deposits	824,645	71.72
Total deposits	1,019,098	88.63
Funds borrowed	26,885	2.34
Other liabilities	20,355	1.77
Reserve for bad debts - deferred tax	551	.05
Total liabilities and reserves	1,066,889	92.79
Subordinated notes and debentures	2,766	.24
Equity Capital		
Preferred stock	163	.01
Common stock	12,846	1.12
Surplus	37,685	3.28
Undivided profits	29,230	2.54
Reserve for contingencies and other capital reserves	234	.02
Total capital accounts	82,924	7.21
Total Liabilities and Capital Accounts	$1,149,813	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	December 31, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$ 79,500
Interest and dividends on securities	15,922
Income on federal funds sold and loans & securities purchased under agreement to resell	5,941
Commissions, collection, exchange & service charges	2,668
Trust Department income	455
Other operating earnings	1,895
Total Operating Earnings	106,381
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,475)	15,318
Employee benefits	2,638
Interest on deposits	50,793
Interest on borrowings and related liabilities	2,669
Interest on capital notes and debentures	257
Net occupancy expense of bank premises	3,368
Furniture and equipment expense	2,246
Provision for loan losses (or actual net loan losses)	3,100
Other operating expenses	13,488
Total Operating Expenses	93,877
NET OPERATING EARNINGS BEFORE TAXES	12,504
LESS: Applicable income taxes	2,830
NET OPERATING EARNINGS AFTER TAXES	9,674
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(432)
Other net non-operating (charges)/credits	279
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(153)
NET INCOME	9,521
CASH DIVIDENDS DECLARED ON COMMON STOCK	3,137
NET INCOME AFTER DIVIDENDS	6,384
OTHER INCREASES IN CAPITAL ACCOUNTS	2,527
OTHER DECREASES IN CAPITAL ACCOUNTS	192
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	8,719
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	74,205
CAPITAL ACCOUNT AT END OF PERIOD	$ 82,924
RESERVE FOR LOAN LOSSES:	
Balance at beginning of period	$5,779
Recoveries credited to reserve	513
Provision for loan losses	3,086
Other transfers to the account	101
Losses charged to the reserve	2,761
Balance at end of period	$6,718

DECEMBER 1979

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

No. Trust Companies Reporting	8 December 31, 1979	
	(In thousands)	
AS TRUSTEE AND EXECUTOR		
		% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 565	1.45
Balances with banks - deposits other than commercial	2,418	6.19
Government, state and municipal bonds	9,354	23.95
Other bonds	4,959	12.70
Corporate stocks	14,027	35.92
Real estate loans	15	.03
Other assets	7,717	19.76
Total Assets	$39,055	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts and estates	$37,762	96.69
Uninvested principal of trusts and estates	249	.64
Invested income of trusts and estates	664	1.70
Uninvested income of trusts and estates	327	.83
Other liabilities	53	.14
Total Liabilities	$39,055	100.00
AS AGENT		
		% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 583	3.45
Balances with banks - deposits other than commercial	1,090	6.45
Government, state and municipal bonds	1,784	10.56
Other bonds	3,177	18.81
Corporate stocks	8,133	48.15
Real estate loans	91	.54
Other assets	2,034	12.04
Total Assets	$16,892	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of agencies	$16,216	96.00
Uninvested principal of agencies	459	2.72
Invested income of agencies	94	.55
Uninvested income of agencies	123	.73
Other liabilities	...	...
Total Liabilities	$16,892	100.00

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

COMMERCIAL DEPARTMENT

ASSETS

Time deposits	$ 21,851.09
Total Assets	$ 21,851.09

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers' checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(109,489.17)
Total Liabilities and Capital	$ 21,851.09

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS,

TRUSTEES AND MEMBERS OF

INVESTMENT COMMITTEE

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET - 03743
TEL. 542-7711

Year of Incorporation, 1907

Henry C. Hawkins, Jr.
Chairman of the Board

Robert M. Love
President
and Treasurer

Richard P. Mailloux
Vice President
and Senior
Loan Officer

Sally A. Asanowicz
Assistant
Vice President

Rita F. Bullard
Ellen K. Zekos
Assistant
Treasurers

Brenda M. Reed
Administrative
Assistant

Beverly M. Thorn
Vice President

H. Clay Hawkins, IV
Comptroller

TRUSTEES

Derek B. Brown
Neil H. Daniels
*Joseph J. Gorman
Walter C. Halladay
Henry C. Hawkins, Jr.
*Albert D. Leahy, Sr.
*Robert M. Love
*G. Calvin Oakes
*Cyril M. Ondre
Arnold P. Shulins

*Investment Committee Member

CONCORD

CONCORD SAVINGS BANK
45 NORTH MAIN STREET - 03301
TEL. 224-1100

BRANCH OFFICES
161 NORTH STATE STREET, CONCORD - 03301
TEL. 224-1130

73 WEST STREET, CONCORD - 03301
TEL. 224-1160

Year of Incorporation, 1872

Fred J. Hackett
President

Robert M. Beyer
Senior Vice President
and Secretary

Robert B. Runnells
Vice President
and Treasurer

Peter J. Baxter
David E. Fuller
Assistant
Treasurers

Robert H. Duquette
Larry Young, Sr.
Assistant Mortgage
Officers

Sandra J. Maynard
Assistant Loan
Officer

Molly M. Foley
Richard P. Gagne
Vice Presidents
and Assistant
Secretaries

John F. Starrett
Vice President
and Senior
Mortgage Officer

Ward C. Jenkins
Robert C. Masse
David R. Wein
Assistant
Vice Presidents

Jeffery B. Savage
Assistant Loan
Officer and Branch
Manager

TRUSTEES

*Robert M. Beyer
Norman R. Brown
Oliver R. Fifield
*Fred J. Hackett
*Thomas M. Hardiman
Paul A. Pelletier
*Joseph S. Ransmeier
Earle M. Reingold
Eleanor H. Stark
*James R. Stewart
*Katherine F. Tsouros

CONCORD

MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET - 03301
TEL. 225-2793

Year of Incorporation, 1867

Herbert E. Little
President

Alice B. Guay
Vice President

Patricia A. Wonson
Assistant Treasurer

Ronald A. Goodine
Treasurer

Robert J. Eaton
Senior
Vice President

Henry R. Guimond
L. Stanley Parkerson
Assistant
Vice Presidents

Peter G. Prinz
Comptroller

TRUSTEES

*Richard H. Dudley
Cedric H. Dustin, Jr.
*Robert J. Eaton
John T. Flanders
Morton M. George
Charles J. Gesen
*Herbert E. Little
*Francis M. McSwiney
*Dudley W. Orr
*Robert H. Reno
R. Peter Shapiro
Mary D. Wilson

*Investment Committee Member

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET - 03301
TEL. 224-7711

BRANCH OFFICES
310 NORTH STATE STREET, WEST CONCORD - 03301
TEL. 224-5540

100 LOUDON ROAD, CONCORD HEIGHTS - 03301
TEL. 224-7719

MAIN STREET, CONTOOCOOK VILLAGE - 03229
TEL. 746-4115

39 MAIN STREET, PITTSFIELD - 03263
TEL. 435-8481

277 UNION AVENUE, LACONIA - 03246
TEL. 524-0664

Year of Incorporation, 1830

John R. Hardie
President

Robert E. Dustin
Executive
Vice President
and Secretary

Robert F. DeAngelis
Vice President
and Treasurer

David H. Rogers
Richard J. Weed
Vice Presidents

Arthur C. Huntoon
Controller

Beatrice May
Auditor

Robert M. Beyer, Jr.
Richard Breton
Joseph J. Eckels
John W. Gannon
Gerard E. Morin
Richard H. Robertson
Kenneth P. Wilson
Assistant
Vice Presidents

Bertha R. Benson
Helen P. Daley
Donald F. Golden
Nancy Knowlton
Virginia Petell
W. David Sheen
George C. Wallace
Frank P. Wilson, Jr.
Rita Woods
David Woolpert
Assistant Treasurers

TRUSTEES

Perkins Bass
Edwin I. Chertok
George E. Freese, Jr.
Harriett A. Haller
John R. Hardie
*Robert J. Hill
*William T. Jordan, Jr.
William W. Macurda
John D. O'Shea
John B. Pendleton
Robert E. Plourde
*Frederic K. Upton
Nathan Wechsler
J. Peter Williamson
*Timothy W. Woodman

DOVER

SEACOAST SAVINGS BANK

537 CENTRAL AVENUE - 03820
TEL. 749-2150

BRANCH OFFICES
5 NEW ROCHESTER ROAD, DOVER - 03820
TEL. 749-2152

240 LOCUST STREET, DOVER - 03820
TEL. 749-2151

Year of Incorporation, 1901

John T. Guy
President and
Chief Executive
Officer

Shirley M. Michell
Assistant
Secretary

Cynthia A. Racic
Assistant
Mortgage Officer

James H. Miller
Vice President,
Treasurer and
Secretary

George L. McLean
Vice President

William F. Morgan
Senior Mortgage
Officer

TRUSTEES

Clyde R. Coolidge
*Grant L. Davis
John T. Guy
*Waldron B. Haley
Alder T. Hatch
Robert E. Hynes
*George J. Kay
*Richard H. Keefe
Eunice W. Palmer
John J. Reilly
*James A. Ringer
Winthrop C. Skoglund
David S. Weeks

*Investment Committee Member

DOVER

STRAFFORD SAVINGS BANK

353 CENTRAL AVENUE - 03820
TEL. 742-2100

BRANCH OFFICES
845A CENTRAL AVENUE, DOVER - 03820
TEL. 742-2100

JUNCTION 9 & 125, BARRINGTON - 03825
TEL. 742-2100

Year of Incorporation, 1823

Donald T. Gay
President

Philip W. Howison
Vice President

Robert F. Haley
Vice President
and Mortgage
Officer

Dawnalyn S. Mathews
Assistant
Treasurer

Victor Cardosi, Jr.
Vice President
and Treasurer

Marion C. Pelletier
Vice President
and Operations
Officer

David T. Keefe
Richard T. Sheldon
Assistant
Mortgage Officers

TRUSTEES

Nancy R. Boyle
Roger L. Calef
*Donald T. Gay
Stephen L. Goren
*Raymond N. Guillemette
*James Kageleiry
*Maxwell H. Lacy
Frederick S. Richardson
*Raymond L. Thompson
Hugh C. Tuttle
*Ralph P. White
Matt R. Williams, Jr.

FRANKLIN

FRANKLIN SAVINGS BANK
387 CENTRAL STREET - 03235
TEL. 934-4445

Year of Incorporation, 1869

Clark S. Fuller
President and
Secretary

Robert E. Dussault
1st Vice President
and Treasurer

Stanley R. Berube
Vice President

Beatrice R. Kimball
Assistant Vice
President and
Assistant Secretary

Richard W. DuBois
Vice President and
Assistant Treasurer

TRUSTEES

Earl H. Benson
Rolland D. Camp
Donald W. Cushing
*Robert E. Dussault
*Clark S. Fuller
John H. Fuller
*Thomas C. Gill
E. Robert Terhune
*Malcolm H. Thompson
*Henry B. Trachy
*Frederick W. Ziegler

GORHAM

GORHAM SAVINGS BANK
66 MAIN STREET - 03581
TEL. 466-3363

Year of Incorporation, 1872

Reuell A. Leavitt
Chairman of the Board

Chester N. Lapete
President

Donald C. Heath
Treasurer

Bella H. Gaudette
Patricia F. Landry
Assistant
Treasurers

TRUSTEES

*James J. Burns
*Roland R. Chabot
*Andrew I. Church
*Jules G. Croteau
*Herbert A. Dore
*Chester N. Lapete
*Reuell A. Leavitt
*David S. Welsh

*Investment Committee Member

GREENVILLE

THE MASON VILLAGE SAVINGS BANK
MAIN STREET - 03048
TEL. 878-1100

BRANCH OFFICE
ROUTE 124, NEW IPSWICH - 03071
TEL. 878-1101

Year of Incorporation, 1870

Robert C. Henneman
President and
Treasurer

Patricia Schuren
Assistant
Vice President

John Matthews
Assistant
Treasurer

Robert Taft
1st Vice
President

Roland Gauvin
2nd Vice
President

T. Archibald Eaton
Secretary

TRUSTEES

Albert D. Bourke
*T. Archibald Eaton
*Roland Gauvin
*Philip C. Heald, Jr.
*Robert C. Henneman
Robert E. Kaarto
Theodore H. Karnis
J. Colin Lizotte
James A. Rowse
Martin J. Seppala
Robert Taft
Thorvald H. Tenney, Jr.
Cyrille A. Thibault

HANOVER

DARTMOUTH SAVINGS BANK
40 SOUTH MAIN STREET - 03755
TEL. 643-3310

BRANCH OFFICE
ROUTE 10 AT EXIT 13 FROM I-89
GRANTHAM - 03753
TEL. 863-5490

Year of Incorporation, 1860

Edward M. Cavaney
Chairman of the Board

Paul F. Young
President

Rodney D. Pierce
Vice President

J. R. Peter Gamble
Mortgage Loan
Officer

John C. West, Jr.
Treasurer

Leonard E. Morrissey, Jr.
Secretary

Melvin L. Geno
Consumer Loan
Officer

William L. Nungesser
Senior Loan Officer

TRUSTEES

Harry H. Bird, Jr.
*Edward M. Cavaney
Gordon V. DeWitt
Wallace J. Farr
Richard W. Fowler
*Leonard E. Morrissey, Jr.
Arthur J. Renz
*Paul F. Young

*Investment Committee Member

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE - 03431
TEL. 352-2502

BRANCH OFFICES
194 WEST STREET, KEENE - 03431
TEL. 352-2502

828 COURT STREET, KEENE - 03431
TEL. 352-2502

Year of Incorporation, 1897

Eugene E. Gaffey
Chairman of the Board

David B. Walters
President

Carl A. Johnson
Senior
Vice President

William H. Dennison
Vice President and
Treasurer

Larry E. Ruest
Assistant Vice
President and
Mortgage Officer

Malcolme A. Clapp
Manager

Richard D. Powers
Wallace A. Reney
Assistant Mortgage
Officers

Albert W. Jacques
Millard D. Waite, Jr.
Vice Presidents

Clare L. Bergeron
Assistant Vice
President and
Corporate Secretary

Michael W. Bugler, Sr.
Assistant Treasurer
and Internal Auditor

Peter T. Whittemore
Assistant Treasurer
and Manager

Charlotte D. Emery
Florence L. March
Savings Officers

Beverly A. Mosher
Instalment
Loan Officer

TRUSTEES

*Robert F. Babcock
Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
*Eugene E. Gaffey
Kenneth W. Hazen
*Howard B. Lane, Jr.
*Emerson H. O'Brien
*L. William Slanetz
*David B. Walters

KEENE

KEENE SAVINGS BANK
122 WEST STREET - 03431
TEL. 352-0647

BRANCH OFFICE
50 CENTRAL SQUARE, KEENE - 03431
TEL. 352-0647

Year of Incorporation, 1895

Donald D. Davis
President

Gordon S. Aron
Stacey W. Cole
George M. Foskett
George R. Hanna
Louis N. Piwowarski
Vice Presidents

Arthur J. Boufford
Executive
Vice President
and Treasurer

John P. Howard
Charles B. Paquette
Assistant
Vice Presidents

Karen Benson
Assistant Loan Officer

TRUSTEES

*Howard A. Bailey
*D. Stuart Blakely
*Arthur J. Boufford
*Kenneth P. Colby
*Stacey W. Cole
*Norman H. Cotton
*Donald D. Davis
*George R. Hanna
*Richard L. Holbrook
*Robert C. Mensel
*William J. Wichland

*Investment Committee Member

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET - 03246
TEL. 524-1212

Year of Incorporation, 1831

Chester F. Perkins
Chairman of the Board

Carroll W. Stafford, Jr.
President

Thomas C. Tobey
Vice President
and Senior
Loan Officer

Michael G. Muzzey
Assistant
Treasurer

Henry J. Colbath, Jr.
Mortgage Officer

Richard W. Long
Treasurer

Robert E. Curtis
Bruce C. Lund
Assistant Vice
Presidents

Brenda R. Long
Administrative
Assistant

Richard F. DeVarney
Manager, Consumer
Loan Department

TRUSTEES

Donald F. Beane
*Reginald A. Bisson
*John E. Gauthier
*John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
Chester F. Perkins
*Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
117 MAIN STREET - 03584
TEL. 788-2252

Year of Incorporation, 1887

Raymond W. Whitcomb
President

O. Leo Connary
George E. Hunter, Jr.
Vice Presidents

John A. Currier
Loan Officer

Raymond C. Staab
Executive Vice
President

John H. Oleson
Treasurer

Sharon E. Kenison
Assistant Treasurer

TRUSTEES

*Richard J. Bottoms
*O. Leo Connary
*Lee E. Eastman
*James B. Fitch
*Hugh J. Galbraith
*George E. Hunter, Jr.
*Kevin Kopp
*Raymond C. Staab
*Frank H. Wallace
*Raymond W. Whitcomb

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET - 03766
TEL. 448-3650

BRANCH OFFICES
1 INTERCHANGE DRIVE, WEST LEBANON - 03784
TEL. 298-5933

MAIN STREET, ENFIELD - 03748
TEL. 632-5556

ROUTE 4, CANAAN - 03741
TEL. 523-4377

Year of Incorporation, 1899

Paul G. Bond
Chairman of the Board

J. Clayton Ramsdell
Vice Chairman of the Board

Reuben D. Cole
President and Chief
Executive Officer

William A. Maloy
Executive
Vice President

Lloyd C. Bennett
Assistant Vice
President

Marilyn L. Brown
Consumer Loan
Officer

Arlene G. Chapman
Treasurer

Stephen F. Christy
Assistant Treasurer
and Security Officer

Leafie I. Cantlin
Assistant Treasurer

Richard H. Warde
Mortgage Loan
Officer

TRUSTEES

*Paul G. Bond
*Reuben D. Cole
Israel A. Dinerman
*Wilfred A. Dulac
John Harder
Jean Kennedy

*James W. Kilton
*William A. Maloy
Richard L. Patch
J. Clayton Ramsdell
Ira P. Townsend
Royal A. Whitney

*Investment Committee Member

LITTLETON

LITTLETON SAVINGS BANK
85 MAIN STREET - 03561
TEL. 444-5321

BRANCH OFFICE
ROUTE 302, LITTLETON - 03561
TEL. 444-7702

Year of Incorporation, 1868

George T. Noyes
Chairman of the Board
and Vice President

Daniel G. Edgar
President

Robert E. Paddock
Vice President

Philip T. Struhsacker
Assistant
Vice President

Linda A. Nelson
Mortgage Loan
Officer

David H. LaDuke
Vice President
and Treasurer

Christine D. Peabody
Ruth E. Swan
Assistant Treasurers

Francis H. J. Casale
Instalment Loan
Officer

Thomas F. Monahan
Branch Manager

TRUSTEES

Raymond E. Carbonneau
Robert H. Copenhaver
*Joseph W. Delisle
Daniel G. Edgar
*Wendell W. Jesseman
Sherman H. Joslin

Jimmie D. McLaughlin
Benton L. Moyer, Jr.
*George T. Noyes
Thomas M. Pancoast
Roger A. Peabody
*Andrew W. Poulsen

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET - 03105
TEL. 669-4111

BRANCH OFFICES
340 WILSON STREET, MANCHESTER - 03103
TEL. 669-4111

909 HANOVER STREET, MANCHESTER - 03103
TEL. 669-4111

3 ELM STREET, GOFFSTOWN - 03045
TEL. 669-4111

72 SOUTH RIVER ROAD, BEDFORD - 03102
TEL. 669-4111

1283 DANIEL WEBSTER HIGHWAY, HOOKSETT - 03106
TEL. 669-4111

1550 NORTH ELM STREET, MANCHESTER - 03104
TEL. 669-4111

1500 SOUTH WILLOW STREET, MANCHESTER - 03103
TEL. 669-4111

Year of Incorporation, 1852

William J. Hamilton
Chairman of the Board

John H. Giffin, Jr.
President and
Treasurer

Wilfrid A. Daly, III
J. Robert Prescott
Vice Presidents

Albert H. Demers
Esther W. Doerfler
Kerry S. Long
George S. May
Anita C. Murray
Frank O. Ramsey
Harrison E. Wilcomb
Assistant Vice Presidents

Frederick D. Healy
Vice President and
Director of Marketing

Robert W. Mulligan
Senior Vice President

Donald H. Sargent
Vice President and
Comptroller

Grant I. MacDonald
Frank J. Swist, Jr.
Assistant Treasurers

Joyce P. Blanchette
Evelyn E. Gage
Richard W. Greten
Margaret M. Hart
Doris W. Pierce
Assistant Secretaries

Richard H. Thompson
Assistant Mortgage
Officer

Normand G. St. Amand
Vice President
and Secretary

Lorraine B. Michalak
Mortgage Officer

Harry P. Merrihew
Auditor

Steven E. Paradis
Consumer Loan Officer

Walter H. Page, III
Instalment Loan Officer

Nancy A. Lockwood
Brenda S. Sartorelli
Robert E. Shaw
Brenda L. Southmayd
Lorraine L. Staby
David P. Toutain
Branch Managers

TRUSTEES

*Edward L. Allman
*Arthur J. Dobles
*John H. Giffin, Jr.
*Leon M. Goulet
*William J. Hamilton
*William House
*Milton Machinist
*Edward D. Wynot

*Investment Committee Member

MANCHESTER

THE MERCHANTS SAVINGS BANK
OF MANCHESTER, NEW HAMPSHIRE
ONE HAMPSHIRE PLAZA - 03105
TEL. 624-2424

BRANCH OFFICES
135 DANIEL WEBSTER HIGHWAY NORTH, MANCHESTER - 03104
TEL. 624-2421

DANIEL WEBSTER HIGHWAY SOUTH, MERRIMACK - 03054
TEL. 624-2433

175 MAMMOTH ROAD, LONDONDERRY - 03053
TEL. 624-2445

101A MILFORD ROAD, MERRIMACK - 03054
TEL. 624-2455

1255 SOUTH WILLOW STREET, MANCHESTER - 03103
TEL. 624-2468

ROUTE 101A, BEDFORD - 03102
TEL. 624-2479

Year of Incorporation, 1899

John J. Reilly, Jr.
Chairman of the Board

Ralph E. Jensen
President and Treasurer

Richard C. Ducharme
Vice President and
Comptroller

Donald R. Ellison, Jr.
David W. Markle
Hazel H. Scannell
Vice Presidents

Ronald E. Vincent
Auditor

Allan R. Clark
Donald A. Comeau
Janice B. Crocker
Bruce E. Croteau
William M. Cullity
Harvey R. Joslin
Walter T. Lahey
Paul J. Leary
Estelle C. LeComte
Stanley J. Nowakowski
Carolyn E. Sandford
Carol A. Themelis
Brian B. Tufts
Assistant Treasurers

John R. Allbee
Senior Vice President

Muriel J. Brown
Donald H. Ward
Joseph H. Young, Jr.
Assistant Vice Presidents

Charlotte C. Mullen
Secretary

W. Warren Gerety
Vice President and
Security Officer

TRUSTEES

John S. Gikas
*William S. Green
Robert J. Harrison
*Paul H. Harvey

*Ralph E. Jensen
Edward O. Powers
James F. Quirk, Jr.

*John J. Reilly, Jr.
Roland R. Tessier
*Richard I. Winneg

*Investment Committee Member

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET - 03253
TEL. 279-7986

BRANCH OFFICES
MAIN STREET, ASHLAND - 03217
TEL. 968-7103

ROUTE 25, MOULTONBOROUGH - 03254
TEL. 253-7303

Year of Incorporation, 1869

Clarence H. Thorne
Chairman of the Board
and President

James D. Sutherland
Executive
Vice President

Samuel L. Laverack
Mary Whitcher
Branch Managers

William C. Gilson
Assistant
Vice President

Peter F. Brothers
Ethel M. Reid
Mortgage Officers

Basil L. Richardson
Treasurer

Robert D. Bennett
Security Officer

J. Kent Bird
Secretary

TRUSTEES

*J. Kent Bird
William L. Foote
*John F. Goodwin
*Allan C. Hale
Lewis C. Hanson
*Everett M. Heath
*Earle C. Peaslee
John P. Sherman
*Clarence H. Thorne

*Investment Committee Member

NEWPORT

NEWPORT SAVINGS BANK
9 MAIN STREET 03773
TEL. 863-1445

BRANCH OFFICES
ROUTE 11, SUNAPEE - 03782
TEL. 763-2511

MAIN STREET, BRADFORD - 03221
TEL. 938-2277

GUILD ROAD, NEWPORT - 03773
TEL. 863-1428

Year of Incorporation, 1868

Cleon L. Johnson, Jr.
Chairman of the Board

John J. Kiernan
President and
Treasurer

Robert S. Burgess
Stephen W. Ensign
Vice Presidents

Linda L. Oldham
Vice President,
Secretary and
Assistant Treasurer

Colin S. Campbell
Sandra L. Rannisto
Assistant Secretaries

Sandra E. Johnson
Assistant Treasurer

TRUSTEES

Bernard B. Butler
William A. Cronin
*Cleon L. Johnson, Jr.
*John A. Kelley, Jr.
*John J. Kiernan
Donald W. Martin
Everett R. Reney
Jarlath M. Slattery
George F. Smet
Kenneth D. Weed

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET - 03773
TEL. 863-3000

BRANCH OFFICE
MAIN STREET, WARNER - 03278
TEL. 456-2281

Year of Incorporation, 1895

George A. Dorr, Jr.
Chairman of the Board

Oliver M. Drown
President

Thomas H. Pfenning
Robert V. Wilkie
Assistant
Vice Presidents

Phyllis H. Forest
Richard H. Tillotson
Assistant
Treasurers

Floyd P. Bailey
Francis C. Gallup
Vice Presidents

Neil T. Buffett
Vice President
and Treasurer

Mary A. Lord
Mary R. Niemi
Jean E. Thompson
Assistant
Secretaries

TRUSTEES

George S. Cricenti
*George A. Dorr, Jr.
*Oliver M. Drown
*Michael J. Harrington
*Thomas Henley
William P. Hoyt
Hamilton R. Krans
Anthony J. Kulesza
Malcolm W. Rowell
Harry V. Spanos
Stanley B. Terhune
*Sumner S. Woodward

*Investment Committee Member

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET - 03458
TEL. 924-7142

BRANCH OFFICES
ROUTE 101, PETERBOROUGH - 03458
TEL. 924-7142

MAIN STREET, ANTRIM - 03440
TEL. 588-6333

Year of Incorporation, 1847

Richard C. Merrill
Chairman of the Board

Kenneth B. Chandler
President

Robert L. Edwards
Senior
Mortgage Officer

John J. McDonough
Controller

Regina L. Whiting
Manager,
Instalment Loan
Department

A. George McLean
Rose M. Wilson
Branch Managers
and Loan Officers

Mary N. Emery
Vice President
and Treasurer

Jane M. Handy
Assistant
Treasurer

George M. Sullivan
Mortgage Loan
Officer

R. Gregg Alexander
System and
Operations
Officer

TRUSTEES

Richard E. Amidon
*Kenneth A. Brighton
*Kenneth B. Chandler
Dane P. Cummings
Merton S. Dyer
David D. Hurlin
John J. McKenna
*Richard C. Merrill
Ashford W. Peters
Richard W. Pierce
Donald Sutherland
*Forest F. Tenney
Robert D. Weathers
*Arthur E. Wheeler

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
1-3 HIGHLAND STREET - 03264
TEL. 536-1272

BRANCH OFFICE
ROUTE 49, CAMPTON - 03223
TEL. 726-3734

Year of Incorporation, 1889

Thomas B. Gadd
Chairman of the Board

Kenneth R. Bartlett
President

Phyllis B. Holbrook
Assistant Treasurer
and Secretary

Ronald I. Sibley
Treasurer

Allen E. Grass
Assistant
Vice President

Watson A. Rand
Clerk

TRUSTEES

C. James Ayer, II
*Kenneth R. Bartlett
John R. French
*Thomas B. Gadd
William H. Noyes
*William E. O'Brien
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

PORTSMOUTH

PISCATAQU[illegible]VINGS BANK
15 PLEASANT [illegible]ET - 03801
TEL. [illegible]-5250

Year of Incorporation, 1877

Ralph C. Margeson
Chairman of the Board
and Vice President

Robert E. McLaughlin
President and
Secretary

Judith E. Hunt
Assistant
Treasurer

Sanford C. Sherman
Treasurer

Jay S. Gibson
Assistant
Treasurer and
Mortgage Officer

Bea Ann Kendall
Assistant Secretary

TRUSTEES

*Kevin O. Adams
*Arthur F. Brady, Jr.
*Daniel F. Driscoll
*Charles J. Griffin
*Ralph C. Margeson
*Robert E. McLaughlin
*Sanford C. Sherman
*Eugene P. Soles
*David A. Tober

*Investment Committee Member

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET - 03801
TEL. 436-6630

Year of Incorporation, 1823

Maurice J. Murphy, Jr.
Chairman of the Board

Robert W. Simpson
Vice Chairman of the Board
and President

Lester A. Avery
Harry P. Jarvis
Rodney D. Pridham
Vice Presidents

Thomas A. Barnes
Treasurer

William H. Little, III
Assistant
Vice President

Ruth P. Webber
Assistant
Treasurer

TRUSTEES

*Lester A. Avery
*Paul C. Badger
*Theodore R. Butler
*Timothy J. Connors
*William R. Downey
*Harry P. Jarvis
*Maurice J. Murphy, Jr.
*Robert W. Simpson

PORTSMOUTH

PORTSMOUTH TRUST COMPANY
134 PLEASANT STREET - 03801
TEL. 436-1006

BRANCH OFFICE
CORNER OF LAFAYETTE & ELWYN ROADS
PORTSMOUTH - 03801
TEL. 431-6066

Year of Incorporation, 1871

Bradford M. Kingman
Chairman of the Board

Jarvis R. Stokes
President and
Trust Officer

Rose M. Bisognani
Branch Manager

M. Lee Flanders
Consumer Loan
Officer

H. Paul Ouellette
Treasurer

Melvin R. Low
Vice President
and Mortgage
Officer

Dorothy M. Brown
Secretary

DIRECTORS

*Edward N. Eames
*William F. Harrington
*Louis B. Janvrin
*Bradford M. Kingman
*Melvin R. Low
*Adelbert E. Palmer
*Henry M. Powers, Jr.
*James A. Shanley
*Jarvis R. Stokes

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*Investment Committee Member

ROCHESTER

ROCHESTER SAVINGS BANK AND TRUST COMPANY
22 SOUTH MAIN STREET - 03867
TEL. 332-4242

BRANCH OFFICES
ROCHESTER MALL, NORTH MAIN STREET
ROCHESTER - 03867
TEL. 332-4242

LILAC CITY MALL, ROUTE 16
ROCHESTER - 03867
TEL. 332-4242

Year of Incorporation, 1887

John K. Skelton
Chairman of the Board
and President

Phillip D. Drapeau
Executive
Vice President
and Treasurer

David M. Campbell
Vice President

Marilyn M. Levesque
Colette M. Viola
Assistant
Treasurers

Robert J. Diefendorf
Trust Officer

Norma M. Goddard
Niall J. MacDonagh
Assistant
Trust Officers

Glenn M. Lepene
Assistant
Vice President

Jean T. Ducharme
Lionel N. Lachapelle
Assistant
Mortgage Officers

DIRECTORS

*Richard F. Cooper
*W. Bradley Corson
*Shirley Dowd
*George Findell, Jr.
*Manley R. Irwin
*Kenneth R. Kendall, Jr.
*Norman G. Mireault
*John K. Skelton
*Paul R. Towle
*Charles W. Varney, Jr.
*George R. Westman
*Sewell T. Wilson, Jr.

SALEM

FIRST GUARANTY SAVINGS BANK
51 SOUTH BROADWAY - 03079
TEL. 893-9515

Year of Incorporation, 1975

Richard P. McCoy
Chairman of the Board

Frederick W. Lowell
President

Beverly J. Daskam
Vice President

John D. Collins
Treasurer

Vincent P. Dunn
Clerk

Scott Tilley
Assistant Treasurer

TRUSTEES

Anthony Berni
*John D. Collins
Joseph P. Dearborn
Andrew F. Donovan
Vincent P. Dunn
Ray Howland
*William T. Knightly
Robert P. Leslie
*Frederick W. Lowell
*Richard P. McCoy
Margaret E. Wood

*Investment Committee Member

SOMERSWORTH

GRANITE STATE SAVINGS BANK
3 ELM STREET - 03878
TEL. 692-2900

BRANCH OFFICES
FRONT STREET, ROLLINSFORD - 03869
TEL. 742-8900

683 CENTRAL AVENUE, DOVER - 03820
TEL. 742-6461

1 WAKEFIELD STREET, ROCHESTER - 03867
TEL. 332-1206

Year of Incorporation, 1845

John S. Terrill
Chairman of the Board,
President and Chief
Executive Officer

Roderick A. Boivin
Stanley H. Thompson
Vice Presidents

Charles H. Alty
Frank E. Flannery
Paul A. Galanes
Assistant
Vice Presidents

Lena M. Molleur
William B. Morton
Assistant
Treasurers

Donald R. Hatt
Vice President
and Treasurer

Gerald F. Janelle
Vice President
Administration

Beverly A. Calivas
Assistant Loan
Officer

James M. Demers
Assistant
Branch Manager

TRUSTEES

*Leo Cormier
*Robert L. Demers
*David G. Eastman
*Gerard L. Gaudreau
*Clifford B. Ham
*Robert N. Kendall
*Thomas F. Parks
*John S. Terrill
*Stanley H. Thompson

TILTON

IONA SAVINGS BANK
219 MAIN STREET - 03276
TEL. 286-4344

Year of Incorporation, 1870

Brackett H. Hill
Chairman of the Board

Harold E. Berlind
President and
Treasurer

Wayne C. Davis
Loan Officer

George J. Falardeau
Vice President

Karolyn Veysey
Assistant
Treasurer

TRUSTEES

*Harold E. Berlind
George J. Falardeau
*Brackett H. Hill
*James B. Horman
*Roy J. Jordan
*Clement Levasseur
*Robert W. Marshall
Francis J. Robinson

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET - 03608
TEL. 756-4771

Year of Incorporation, 1875

John A. Hubbard
Chairman of the Board

Donald M. Given
President

Warren G. Allen
Donald J. Tisdale
Vice Presidents

Edward T. McKenna
Assistant
Vice President

George R. Harris
Vice President
and Treasurer

David M. Adams
Alice K. Howe
Assistant
Treasurers

TRUSTEES

*Raymond J. Aumand
William S. Fletcher
*John W. Galloway
*Donald M. Given
George R. Harris
*John A. Hubbard
Gregory J. Macri, Jr.
Richard C. Prentiss
Paul J. Sullivan

*Investment Committee Member

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET - 03785
TEL. 747-2735

BRANCH OFFICES
JUNCTION RIVER ROAD & ROUTE 25C
PIERMONT - 03779
TEL. 272-4811

JUNCTION ROUTE 25 & 25C
WARREN - 03279
TEL. 764-5785

Year of Incorporation, 1889

Harold J. Graham
President

C. Lincoln Butson
Vice President

Roland B. Currier
Executive Vice
President and
Treasurer

Helen E. Clement
Robert F. Miller
Assistant Treasurers

Lawrence P. Corey
Loan Officer

Anthony L. Brainerd
Branch Manager

TRUSTEES

*Chester R. Allen
*C. Lincoln Butson
Francis X. Collins
*Roland B. Currier
*H. Russell Gould
*Harold J. Graham
*Richard G. McDanolds
*James J. Page
*J. Harvey Walker
*Walter O. Young

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

		CLAREMONT
	CONSOLIDATED REPORT OF CONDITION	CLAREMONT SAVINGS BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 3,435,312
2	U. S. Government obligations	3,859,943
3	U. S. Government agencies	1,499,882
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	1,129,827
6	Corporate stocks	2,794,705
7	Total securities	9,284,357
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	9,284,357
10	Federal funds sold and loans & securities purchased under agreement to resell	100,000
11	Real estate loans	47,395,330
12	Other loans	8,983,400
13	Total loans	56,378,730
14	LESS: Allowance for possible loan losses	......
15	Net loans	56,378,730
16	Bank premises and other assets representing bank premises (net)	784,675
17	Leasehold improvements (net)	......
18	Furniture, fixtures and equipment (net)	191,250
19	Total fixed assets	975,925
20	Other real estate owned (net)	60,574
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other assets	938,460
23	Total Assets	$71,173,358
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$64,016,739
25	Other deposits	217,595
26	Total deposits	64,234,334
27	Securities and loans sold under agreements to repurchase	......
28	Other borrowings	2,000,000
29	Other liabilities	296,461
30	Total liabilities	66,530,795
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	......
34	Guaranty fund	3,208,000
35	Undivided profits	1,434,563
36	Reserve for bad debts	......
37	Reserve for contingencies and other capital reserves	......
38	Total capital funds	4,642,563
39	Total Liabilities and Capital Funds	$71,173,358
	GENERAL INFORMATION	
40	Surety coverage	$1,000,000
41	Total compensation paid to officers and employees (including trustee fees)	$462,415
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$4,245,106
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	5.75
46	N.O.W.	5.00
47	Escrow funds	3.50
48	Clubs	....
49	Certificates of deposit	6.50-10.55
50	Money market certificates	7.42-12.65

CONCORD			DOVER		
CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	STRAFFORD SAVINGS BANK	
$ 1,428,383	$ 1,308,833	$ 10,572,515	$ 1,410,194	$ 2,723,549	1
15,532,302	8,408,120	7,088,587	1,281,197	8,480,631	2
3,952,188	......	13,880,101	751,969	4,010,008	3
32,600	......	189,209	......	......	4
4,450,319	3,623,416	11,041,712	991,984	2,036,989	5
1,750,948	3,494,221	15,175,500	950,165	3,461,046	6
25,718,357	15,525,757	47,375,109	3,975,315	17,988,674	7
......	......	......	......	......	8
25,718,357	15,525,757	47,375,109	3,975,315	17,988,674	9
600,000	800,000	1,700,000	1,219,193	900,000	10
63,210,468	46,976,698	173,113,742	30,259,764	65,831,049	11
11,326,004	3,527,343	25,916,939	4,065,715	1,763,686	12
74,536,472	50,504,041	199,030,681	34,325,479	67,594,735	13
617,273	373,175	314,745	......	......	14
73,919,199	50,130,866	198,715,936	34,325,479	67,594,735	15
1,910,257	483,571	3,078,955	727,252	925,292	16
......	......	715	101,966	......	17
476,968	128,936	1,141,771	126,136	159,740	18
2,387,225	612,507	4,221,441	955,354	1,085,032	19
174,613	9,276	138,776	......	......	20
......	......	20,042	......	......	21
256,338	347,362	3,290,159	449,721	2,304	22
$104,484,115	$68,734,601	$266,033,978	$42,335,256	$90,294,294	23
$ 95,117,749	$60,842,962	$220,375,560	$37,693,966	$80,460,808	24
138,377	......	708,782	77,683	29,093	25
95,256,126	60,842,962	221,084,342	37,771,649	80,489,901	26
......	......	1,010,953	......	......	27
64,784	......	16,300,000	1,000,000	24,000	28
1,322,425	728,459	3,158,776	433,845	20,472	29
96,643,335	61,571,421	241,554,071	39,205,494	80,534,373	30
......	......	......	......	......	31
......	......	......	400,000	......	32
......	......	......	......	......	33
4,875,000	3,310,000	11,500,000	1,895,000	4,200,000	34
2,965,780	3,453,526	9,533,169	713,443	4,024,033	35
......	399,654	3,446,738	89,250	1,292,099	36
......	......	......	32,069	243,789	37
7,840,780	7,163,180	24,479,907	3,129,762	9,759,921	38
$104,484,115	$68,734,601	$266,033,978	$42,335,256	$90,294,294	39
$2,000,000	$1,500,000	$1,500,000	$500,000	$1,000,000	40
$896,475	$409,295	$1,722,920	$357,252	$401,085	41
$6,502,598	$3,996,530	$14,633,467	$2,347,640	$5,206,261	42
					43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
....	....	....	....	....	45
....	5.00	4.00	5.00	5.00	46
3.50-3.75	....	3.45	3.50	4.00	47
5.00	5.00	5.00	....	5.00	48
5.75-11.29	5.75-10.55	6.50-9.85	6.00-10.55	6.50-8.00	49
9.00-12.65	9.00-12.65	9.73-11.85	9.00-12.65	7.85-12.65	50

		FRANKLIN
	CONSOLIDATED REPORT OF CONDITION	FRANKLIN SAVINGS BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 1,550,548
2	U. S. Government obligations	2,135,730
3	U. S. Government agencies	446,628
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	2,414,675
6	Corporate stocks	1,186,118
7	Total securities	6,183,151
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	6,183,151
10	Federal funds sold and loans & securities purchased under agreement to resell	1,400,000
11	Real estate loans	30,991,226
12	Other loans	3,930,305
13	Total loans	34,921,531
14	LESS: Allowance for possible loan losses	109,370
15	Net loans	34,812,161
16	Bank premises and other assets representing bank premises (net)	1,175,098
17	Leasehold improvements (net)	98,979
18	Furniture, fixtures and equipment (net)	189,590
19	Total fixed assets	1,463,667
20	Other real estate owned (net)	293,365
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other assets	372,854
23	Total Assets	$46,075,746
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$41,289,336
25	Other deposits	94,932
26	Total deposits	41,384,268
27	Securities and loans sold under agreements to repurchase	.....
28	Other borrowings	16,816
29	Other liabilities	70,652
30	Total liabilities	41,471,736
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	......
34	Guaranty fund	2,100,000
35	Undivided profits	2,504,010
36	Reserve for bad debts	......
37	Reserve for contingencies and other capital reserves	......
38	Total capital funds	4,604,010
39	Total Liabilities and Capital Funds	$46,075,746
	GENERAL INFORMATION	
40	Surety coverage	$460,000
41	Total compensation paid to officers and employees (including trustee fees)	$341,509
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$2,445,646
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	5.75
46	N.O.W.	5.00
47	Escrow funds	3.50
48	Clubs	4.00
49	Certificates of deposit	6.50-8.00
50	Money market certificates	9.00-12.65

GORHAM	GREENVILLE	HANOVER	KEENE	
GORHAM SAVINGS BANK	THE MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
$ 258,802	$ 584,045	$ 549,628	$ 4,239,050	1
1,284,285	704,645	5,144,455	2,262,878	2
......	303,527	2,986,539	6,052,936	3
......	......	2,559,938	......	4
202,401	265,244	82,500	5,098,429	5
570,412	411,263	6,971,510	5,152,699	6
2,057,098	1,684,679	17,744,942	18,566,942	7
......	......	......	......	8
2,057,098	1,684,679	17,744,942	18,566,942	9
100,000	......	......	1,700,000	10
10,374,345	7,302,137	84,730,015	89,681,023	11
1,213,965	1,221,261	10,861,185	11,803,971	12
11,588,310	8,523,398	95,591,200	101,484,994	13
......	......	235,000	......	14
11,588,310	8,523,398	95,356,200	101,484,994	15
185,252	131,977	1,857,775	1,446,290	16
......	......	......	......	17
49,399	36,832	423,733	329,006	18
234,651	168,809	2,281,508	1,775,296	19
92,917	......	206,308	134,779	20
......	......	251,000	1,000	21
197,255	3,119	1,582,714	1,632,605	22
$14,529,033	$10,964,050	$117,972,300	$129,534,666	23
$13,275,647	$10,055,702	$100,832,088	$118,503,350	24
14,370	19,463	172,439	536,464	25
13,290,017	10,075,165	101,004,527	119,039,814	26
......	......	960,000	......	27
......	......	7,090,000	......	28
92,104	169	1,219,245	450,502	29
13,382,121	10,075,334	110,273,772	119,490,316	30
......	......	......	......	31
300,000	......	......	......	32
......	......	......	......	33
686,000	545,000	1,800,000	6,000,000	34
160,912	318,716	2,823,528	3,654,637	35
......	25,000	3,075,000	389,713	36
......	......	......	......	37
1,146,912	888,716	7,698,528	10,044,350	38
$14,529,033	$10,964,050	$117,972,300	$129,534,666	39
$300,000	$250,000	$2,000,000	$2,000,000	40
$122,169	$120,014	$727,594	$845,601	41
$847,129	$567,144	$7,094,205	$7,921,308	42
				43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
....	....	....	5.75-6.00	45
5.00	5.00	5.00	5.00	46
3.25-3.50	3.50-3.75	3.50	4.00	47
....	4.00	....	....	48
6.50-7.75	6.50-9.85	5.75-14.25	6.25-10.55	49
8.87-12.65	9.05-12.65	9.83-11.85	9.00-12.65	50

	CONSOLIDATED REPORT OF CONDITION	KEENE
		KEENE SAVINGS BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 567,871
2	U. S. Government obligations	1,643,687
3	U. S. Government agencies	611,199
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	2,599,373
6	Corporate stocks	1,961,652
7	Total securities	6,815,911
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	6,815,911
10	Federal funds sold and loans & securities purchased under agreement to resell	2,900,000
11	Real estate loans	41,973,970
12	Other loans	3,631,687
13	Total loans	45,605,657
14	LESS: Allowance for possible loan losses	......
15	Net loans	45,605,657
16	Bank premises and other assets representing bank premises (net)	1,757,632
17	Leasehold improvements (net)	80,971
18	Furniture, fixtures and equipment (net)	191,865
19	Total fixed assets	2,030,468
20	Other real estate owned (net)	120,882
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other assets	480,548
23	Total Assets	$58,521,337
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$53,206,301
25	Other deposits	191,604
26	Total deposits	53,397,905
27	Securities and loans sold under agreements to repurchase	......
28	Other borrowings	24,000
29	Other liabilities	705,383
30	Total liabilities	54,127,288
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	......
34	Guaranty fund	2,715,000
35	Undivided profits	1,427,266
36	Reserve for bad debts	251,783
37	Reserve for contingencies and other capital reserves	......
38	Total capital funds	4,394,049
39	Total Liabilities and Capital Funds	$58,521,337
	GENERAL INFORMATION	
40	Surety coverage	$1,000,000
41	Total compensation paid to officers and employees (including trustee fees)	$351,430
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$3,549,590
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	6.00
46	N.O.W.	5.00
47	Escrow funds	3.50
48	Clubs	5.00
49	Certificates of deposit	6.50-8.00
50	Money market certificates	7.75-12.63

LACONIA	LANCASTER	LEBANON	LITTLETON	
LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	LITTLETON SAVINGS BANK	
$ 2,410,433	$ 3,059,082	$ 2,679,136	$ 1,796,860	1
7,834,293	1,098,306	1,176,013	4,746,651	2
2,915,401	456,184	2,595,611	1,161,768	3
1,160,725	353,346	......	......	4
4,824,367	2,227,232	32,500	1,104,522	5
6,745,256	1,716,572	2,102,566	5,008,815	6
23,480,042	5,851,640	5,906,690	12,021,756	7
......	......	......	......	8
23,480,042	5,851,640	5,906,690	12,021,756	9
				10
400,000	175,000	550,000	275,000	
73,573,731	11,053,805	39,990,981	62,804,717	11
6,415,829	2,646,810	7,711,455	9,887,234	12
79,989,560	13,700,615	47,702,436	72,691,951	13
284,445	......	149,494	5,078	14
79,705,115	13,700,615	47,552,942	72,686,873	15
830,846	32,864	1,089,415	935,999	16
......	......	11,677	......	17
87,412	27,573	......	131,689	18
918,258	60,437	1,101,092	1,067,688	19
7,181	......	......	166,619	20
......	......	......	......	21
717,497	6,847	716,294	34,748	22
$107,638,526	$22,853,621	$58,506,154	$88,049,544	23
$ 93,232,101	$20,303,359	$52,260,604	$77,432,401	24
107,430	5,587	130,008	108,889	25
93,339,531	20,308,946	52,390,612	77,541,290	26
......	......	......	......	27
......	......	200,000	1,300,000	28
1,296,869	55,479	807,738	100,618	29
94,636,400	20,364,425	53,398,350	78,941,908	30
......	......	......	......	31
......	......	......	......	32
......	......	......	......	33
5,000,000	1,500,000	2,700,000	3,900,000	34
7,352,126	846,848	2,407,804	2,554,001	35
......	141,848	......	2,653,635	36
650,000	500	......	......	37
13,002,126	2,489,196	5,107,804	9,107,636	38
$107,638,526	$22,853,621	$58,506,154	$88,049,544	39
$1,000,000	$350,000	$750,000	$750,000	40
$462,966	$158,797	$433,874	$439,435	41
$6,411,885	$1,104,843	$3,372,827	$5,255,502	42
				43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
....	....	5.75	5.75	45
5.00	4.00	5.00	5.00	46
3.25-3.50	3.25-3.50	3.50-3.75	3.25-3.50	47
5.00	5.50	2.00	2.50	48
6.00-9.00	5.75-10.55	6.50-10.55	6.50-10.55	49
9.00-12.65	9.00-12.65	9.00-11.85	9.00-12.65	50

	CONSOLIDATED REPORT OF CONDITION	MANCHESTER
		AMOSKEAG SAVINGS BANK
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 9,039,124
2	U. S. Government obligations	49,804,255
3	U. S. Government agencies	10,954,071
4	State, county, municipal obligations	128,765
5	Other bonds, notes and debentures	25,343,422
6	Corporate stocks	31,636,395
7	Total securities	117,866,908
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	117,866,908
10	Federal funds sold and loans & securities purchased under agreement to resell	13,503,517
11	Real estate loans	255,135,028
12	Other loans	37,663,148
13	Total loans	292,798,176
14	LESS: Allowance for possible loan losses	623,112
15	Net loans	292,175,064
16	Bank premises and other assets representing bank premises (net)	10,929,706
17	Leasehold improvements (net)	151,507
18	Furniture, fixtures and equipment (net)	608,803
19	Total fixed assets	11,690,016
20	Other real estate owned (net)	59,111
21	Investment in unconsolidated subsidiaries and other affiliates	211,818
22	Other assets	5,398,862
23	Total Assets	$449,944,420
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$387,657,748
25	Other deposits	2,145,676
26	Total deposits	389,803,424
27	Securities and loans sold under agreements to repurchase	......
28	Other borrowings	10,000,000
29	Other liabilities	3,924,854
30	Total liabilities	403,728,278
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	......
34	Guaranty fund	19,500,000
35	Undivided profits	26,095,725
36	Reserve for bad debts	......
37	Reserve for contingencies and other capital reserves	620,417
38	Total capital funds	46,216,142
39	Total Liabilities and Capital Funds	$449,944,420
	GENERAL INFORMATION	
40	Surety coverage	$3,500,000
41	Total compensation paid to officers and employees (including trustee fees)	$2,011,291
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$26,562,798
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	....
46	N.O.W.	5.00
47	Escrow funds	4.00
48	Clubs	....
49	Certificates of deposit	5.75-8.00
50	Money market certificates	9.00-12.65

MANCHESTER	MEREDITH	NEWPORT		
THE MERCHANTS SAVINGS BANK OF MANCHESTER NEW HAMPSHIRE	MEREDITH VILLAGE SAVINGS BANK	NEWPORT SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
$ 5,555,789	$ 2,322,476	$ 1,114,636	$ 1,817,817	1
9,942,241	3,196,264	2,069,379	1,796,830	2
4,071,723	3,020,084	399,680	946,502	3
1,904,807	65,000	......	......	4
741,679	3,954,169	2,155,972	943,838	5
18,817,690	2,734,400	2,204,518	3,650,427	6
35,478,140	12,969,917	6,829,549	7,337,597	7
12,148	......	......	......	8
35,465,992	12,969,917	6,829,549	7,337,597	9
......	200,000	500,000	2,243	10
232,713,343	49,882,760	37,785,233	46,520,224	11
24,323,225	5,061,935	4,401,858	9,435,887	12
257,036,568	54,944,695	42,187,091	55,956,111	13
275,493	84,068	......	84,190	14
256,761,075	54,860,627	42,187,091	55,871,921	15
2,460,214	1,274,374	798,543	797,157	16
882,227	......	13,619	......	17
909,717	301,032	186,147	175,339	18
4,252,158	1,575,406	998,309	972,496	19
127,648	......	35,642	82,093	20
19,767	......	......	......	21
2,415,789	716,580	445,913	530,899	22
$304,598,218	$72,645,006	$52,111,140	$66,615,066	23
$254,036,104	$66,606,431	$45,342,881	$58,355,699	24
846,082	27,183	88,705	89,903	25
254,882,186	66,633,614	45,431,586	58,445,602	26
......	......	......	......	27
23,173,000	......	3,000,000	2,000,000	28
3,533,653	573,187	516,575	427,605	29
281,588,839	67,206,801	48,948,161	60,873,207	30
......	......	......	......	31
3,000,000	......	......	......	32
......	......	......	......	33
12,811,263	3,400,000	2,272,300	3,155,572	34
6,788,318	2,038,205	830,679	2,586,287	35
409,798	......	60,000	......	36
......	......	......	......	37
23,009,379	5,438,205	3,162,979	5,741,859	38
$304,598,218	$72,645,006	$52,111,140	$66,615,066	39
$2,000,000	$1,000,000	$600,000	$1,000,000	40
$2,141,259	$417,762	$424,817	$450,373	41
$17,593,271	$4,401,233	$2,969,097	$3,931,990	42
				43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
5.75	....	5.75-6.00	5.75-6.00	45
5.00	5.00	5.00	5.00	46
3.25-3.50	3.50	4.00	3.50	47
5.50	....	5.50	5.25	48
6.50-14.80	6.50-8.00	6.50-10.40	6.50-10.55	49
7.70-11.85	9.00-12.65	9.00-12.65	9.00-12.65	50

	CONSOLIDATION REPORT OF CONDITION	PETERBOROUGH PETERBOROUGH SAVINGS BANK
	ASSETS	(CENTS OMITTED)
1	Cash and due from banks	$ 1,363,999
2	U. S. Government obligations	7,834,167
3	U. S. Government agencies	1,351,311
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	5,793,341
6	Corporate stocks	4,882,253
7	Total securities	19,861,072
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	19,861,072
10	Federal funds sold and loans & securities purchased under agreement to resell	1,800,119
11	Real estate loans	63,921,806
12	Other loans	8,625,927
13	Total loans	72,547,733
14	LESS: Allowance for possible loan losses	204,364
15	Net loans	72,343,369
16	Bank premises and other assets representing bank premises (net)	776,398
17	Leasehold improvements (net)	31,045
18	Furniture, fixtures and equipment (net)	165,756
19	Total fixed assets	973,199
20	Other real estate owned (net)	309,023
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other assets	451,284
23	Total Assets	$97,102,065
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$87,375,082
25	Other deposits	......
26	Total deposits	87,375,082
27	Securities and loans sold under agreements to repurchase	......
28	Other borrowings	......
29	Other liabilities	673,763
30	Total liabilities	88,048,845
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	......
34	Guaranty fund	4,500,000
35	Undivided profits	4,553,220
36	Reserve for bad debts	......
37	Reserve for contingencies and other capital reserves	......
38	Total capital funds	9,053,220
39	Total Liabilities and Capital Funds	$97,102,065
	GENERAL INFORMATION	
40	Surety coverage	$900,000
41	Total compensation paid to officers and employees (including trustee fees)	$594,856
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$5,838,825
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	....
46	N.O.W.	5.00
47	Escrow funds	3.25-3.50
48	Clubs	2.00
49	Certificates of deposit	5.75-8.00
50	Money market certificates	9.00-12.65

PLYMOUTH	PORTSMOUTH			
PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	
$ 371,348	$ 644,670	$ 1,926,609	$ 2,911,472	1
1,497,490	1,683,796	1,898,809	1,201,486	2
1,471,601	2,345,251	15,919,321	1,355,779	3
238,341	1,740	......	1,222,915	4
2,235,961	4,495,909	5,200,425	1,694,947	5
4,064,630	1,639,777	7,692,465	2,138,161	6
9,508,023	10,166,473	30,711,020	7,613,288	7
......	......	......	......	8
9,508,023	10,166,473	30,711,020	7,613,288	9
1,000,000	2,700,000	2,600,000	1,150,000	10
41,050,709	28,196,453	78,764,586	33,103,337	11
2,605,080	2,021,476	9,303,396	4,099,385	12
43,655,789	30,217,929	88,067,982	37,202,722	13
476,647	......	......	390,378	14
43,179,142	30,217,929	88,067,982	36,812,344	15
2,223,438	673,872	1,313,527	1,021,585	16
......	......	......	......	17
49,216	132,870	169,243	122,566	18
2,272,654	806,742	1,482,770	1,144,151	19
199,333	4,000	......	110,791	20
......	......	......	......	21
3,395	192,893	810,557	275,842	22
$56,433,895	$44,732,707	$125,598,938	$50,017,888	23
$50,447,769	$41,243,151	$113,342,650	$46,265,145	24
......	11,355	206,818	124,896	25
50,447,769	41,254,506	113,549,468	46,390,041	26
......	......	......	......	27
32,500	......	10,000	......	28
7,523	137,881	290,391	32,082	29
50,487,792	41,392,387	113,849,859	46,422,123	30
......	......	......	......	31
......	......	......	......	32
400,000	......	......	300,000	33
2,400,000	2,075,000	5,750,000	2,087,500	34
3,146,103	1,179,693	5,128,345	1,208,265	35
......	85,627	861,734	......	36
......	......	9,000	......	37
5,946,103	3,340,320	11,749,079	3,595,765	38
$56,433,895	$44,732,707	$125,598,938	$50,017,888	39
$700,000	$500,000	$1,000,000	$700,000	40
$258,259	$236,968	$600,663	$259,433	41
$3,162,446	$2,577,481	$7,773,816	$2,947,583	42
				43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
....	5.75	5.75	5.75-6.00	45
5.00	5.00	5.00	5.00	46
....	5.25	3.25-3.50	3.25-3.50	47
5.00	5.25	....	5.25	48
6.50-10.55	6.50-8.00	6.50-8.00	6.50-10.55	49
9.00-11.85	9.83-11.85	7.17-12.65	9.00-12.65	50

	CONSOLIDATED REPORT OF CONDITION	ROCHESTER
		ROCHESTER SAVINGS BANK AND TRUST COMPANY
	ASSETS (CENTS OMITTED)	
1	Cash and due from banks	$ 786,672
2	U. S. Government obligations	7,127,966
3	U. S. Government agencies	1,393,989
4	State, county, municipal obligations	10,846,351
5	Other bonds, notes and debentures	232,100
6	Corporate stocks	2,774,444
7	Total securities	22,374,850
8	LESS: Premium and valuation reserves	......
9	Total securities net of premium and valuation reserves	22,374,850
10	Federal funds sold and loans & securities purchased under agreement to resell	1,300,000
11	Real estate loans	73,150,623
12	Other loans	6,167,745
13	Total loans	79,318,368
14	LESS: Allowance for possible loan losses	356,837
15	Net loans	78,961,531
16	Bank premises and other assets representing bank premises (net)	536,364
17	Leasehold improvements (net)	82,461
18	Furniture, fixtures and equipment (net)	114,850
19	Total fixed assets	733,675
20	Other real estate owned (net)	158,825
21	Investment in unconsolidated subsidiaries and other affiliates	......
22	Other assets	557,732
23	Total Assets	$104,873,285
	LIABILITIES AND CAPITAL FUNDS	
24	Time/savings deposits	$ 96,380,885
25	Other deposits	273,149
26	Total deposits	96,654,034
27	Securities and loans sold under agreement to repurchase	......
28	Other borrowings	50,000
29	Other liabilities	372,117
30	Total liabilities	97,076,151
31	Minority interest in consolidated subsidiaries	......
32	Capital notes and debentures	......
33	Capital stock	600,000
34	Guaranty fund	4,300,000
35	Undivided profits	2,897,134
36	Reserve for bad debts	......
37	Reserve for contingencies and other capital reserves	......
38	Total capital funds	7,797,134
39	Total Liabilities and Capital Funds	$104,873,285
	GENERAL INFORMATION	
40	Surety coverage	$1,200,000
41	Total compensation paid to officers and employees (including trustee fees)	$446,737
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
42	Amount of interest paid to depositors	$6,276,650
43	Rate of dividends paid during period:	
44	Regular savings	5.25-5.50
45	Special notice	....
46	N.O.W.	5.00
47	Escrow funds	3.25-3.50
48	Clubs	....
49	Certificates of deposit	6.50-8.00
50	Money market certificates	9.00-12.65

SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
FIRST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
$1,989,177	$ 1,915,480	$ 581,344	$ 1,059,820	$ 2,813,771	1
956,514	5,885,730	699,735	2,700,023	1,330,390	2
250,000	6,953,989	1,000,077	1,202,768	1,455,272	3
......	......	......	......	......	4
......	1,602,520	85,202	2,676,728	1,084,676	5
......	3,282,258	120,571	1,428,941	917,239	6
1,206,514	17,724,497	1,905,585	8,008,460	4,787,577	7
......	58,301	......	......	......	8
1,206,514	17,666,196	1,905,585	8,008,460	4,787,577	9
850,000	3,338,227	350,000	......	1,500,000	10
1,782,344	58,938,231	6,641,401	38,992,518	10,749,020	11
46,024	6,860,666	906,696	5,346,565	2,819,358	12
1,828,368	65,798,897	7,548,097	44,339,083	13,568,378	13
......	201,512	......	......	......	14
1,828,368	65,597,385	7,548,097	44,339,083	13,568,378	15
420,017	1,433,177	67,241	397,248	384,581	16
29,343	......	......	......	......	17
17,335	533,227	12,989	115,589	172,504	18
466,695	1,966,404	80,230	512,837	557,085	19
......	265,037	......	399,702	8,879	20
......	......	......	......	16,260	21
137,468	1,261,914	105,245	592,245	12,210	22
$6,478,222	$92,010,643	$10,570,501	$54,912,147	$23,264,160	23
$5,449,228	$81,949,289	$ 9,629,371	$50,260,339	$21,267,971	24
5,827	100,351	8,143	60,496	5,980	25
5,455,055	82,049,640	9,637,514	50,320,835	21,273,951	26
......	......	......	......	......	27
......	1,750,000	......	......	......	28
61,694	1,135,785	31,447	334,088	138,874	29
5,516,749	84,935,425	9,668,961	50,654,923	21,412,825	30
......	......	......	......	......	31
......	......	329,500	......	......	32
320,000	......	......	......	168,000	33
330,000	4,200,000	485,000	2,600,000	1,143,000	34
311,473	2,875,218	87,040	883,811	399,719	35
......	......	......	773,413	140,616	36
......	......	......	......	......	37
961,473	7,075,218	901,540	4,257,224	1,851,335	38
$6,478,222	$92,010,643	$10,570,501	$54,912,147	$23,264,160	39
$250,000	$1,000,000	$200,000	$1,000,000	$500,000	40
$89,771	$647,460	$78,208	$311,320	$157,585	41
$248,514	$5,469,989	$569,741	$3,305,366	$1,233,717	42
					43
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	44
5.75	....	5.75	....	5.75	45
5.00	5.00	....	5.00	5.00	46
3.50-3.75	3.50	3.50	3.25-3.50	3.25-3.50	47
5.25-5.50	....	....	....	2.50	48
6.50-10.55	6.50-8.00	6.50-8.50	6.00-8.00	6.25-8.00	49
9.00-12.65	9.80-12.00	9.00-12.65	8.75-12.00	8.87-12.65	50

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		CLAREMONT
		CLAREMONT SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$5,046,629
3	Interest and dividends on securities	751,417
4	Commissions, collection, exchange and service charges	93,473
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	124,502
6	Other operating earnings	264,975
7	Total Operating Earnings	6,280,996
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	462,415
10	Employee benefits	106,188
11	Net occupancy expense of bank premises	167,450
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	114,338
14	Furniture and equipment expense	64,423
15	Provision for possible loan losses or net actual loan losses	27,878
16	Other operating expenses	310,231
17	Total Operating Expenses	1,252,923
18	NET OPERATING EARNINGS BEFORE TAXES	5,028,073
19	LESS: Applicable income taxes	203,059
20	NET OPERATING EARNINGS AFTER TAXES	4,825,014
21	INTEREST AND DIVIDENDS ON DEPOSITS	4,245,106
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	579,908
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(30,874)
25	Other net non-operating (charges)/credits	11,004
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(19,870)
27	NET INCOME	560,038
28	DIVIDENDS PAID ON CAPITAL STOCK	......
29	NET INCOME AFTER DIVIDENDS	560,038
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE FOR PERIOD	560,038
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,082,525
34	CAPITAL ACCOUNT AT END OF PERIOD	$4,642,563

CONCORD			DOVER		
CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	STRAFFORD SAVINGS BANK	
					1
$6,841,903	$4,403,882	$18,589,199	$3,169,910	$5,712,101	2
2,065,291	1,263,023	3,677,775	311,661	1,228,467	3
11,573	3,240	103,196	34,842	33,259	4
252,442	197,175	585,102	155,991	254,972	5
75,248	24,334	381,998	71,336	177,195	6
9,246,457	5,891,654	23,337,270	3,743,740	7,405,994	7
					8
896,475	409,295	1,722,920	357,252	401,085	9
234,781	122,989	365,936	58,629	91,840	10
210,160	79,354	397,823	114,051	76,650	11
......	......	......	28,000	......	12
......	......	1,227,554	120,886	2,206	13
123,307	42,454	154,681	36,255	33,520	14
36,070	6,287	135,000	2,497	99	15
683,432	314,944	1,638,443	286,054	339,815	16
2,184,225	975,323	5,642,357	1,003,624	945,215	17
7,062,232	4,916,331	17,694,913	2,740,116	6,460,779	18
289,110	216,077	854,891	68,875	483,320	19
6,773,122	4,700,254	16,840,022	2,671,241	5,977,459	20
6,502,598	3,996,530	14,633,467	2,347,640	5,206,261	21
270,524	703,724	2,206,555	323,601	771,198	22
					23
129,916	2,409	154,267	(6,367)	(104,290)	24
32	5,180	(5,043)	(4,603)	79,996	25
129,948	7,589	149,224	(10,970)	(24,294)	26
400,472	711,313	2,355,779	312,631	746,904	27
......	......	......	......	......	28
400,472	711,313	2,355,779	312,631	746,904	29
......	......	......	......	......	30
610,179	......	......	......	......	31
(209,707)	711,313	2,355,779	312,631	746,904	32
8,050,487	6,451,867	22,124,128	2,817,131	9,013,017	33
$7,840,780	$7,163,180	$24,479,907	$3,129,762	$9,759,921	34

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		FRANKLIN
		FRANKLIN SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$3,335,176
3	Interest and dividends on securities	527,979
4	Commissions, collection, exchange and service charges	56,388
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	157,673
6	Other operating earnings	86,922
7	Total Operating Earnings	4,164,138
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	341,509
10	Employee benefits	102,738
11	Net occupancy expense of bank premises	172,352
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	......
14	Furniture and equipment expense	56,774
15	Provision for possible loan losses or net actual loan losses	(56,040)
16	Other operating expenses	262,406
17	Total Operating Expenses	879,739
18	NET OPERATING EARNINGS BEFORE TAXES	3,284,399
19	LESS: Applicable income taxes	78,801
20	NET OPERATING EARNINGS AFTER TAXES	3,205,598
21	INTEREST AND DIVIDENDS ON DEPOSITS	2,445,646
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	759,952
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	151,189
25	Other net non-operating (charges)/credits	15,790
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	166,979
27	NET INCOME	926,931
28	DIVIDENDS PAID ON CAPITAL STOCK	......
29	NET INCOME AFTER DIVIDENDS	926,931
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	128,000
32	NET CHANGE FOR PERIOD	798,931
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,805,079
34	CAPITAL ACCOUNT AT END OF PERIOD	$4,604,010

GORHAM	GREENVILLE	HANOVER	KEENE	
GORHAM SAVINGS BANK	THE MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
				1
$1,043,562	$719,377	$ 8,631,045	$ 8,767,475	2
143,334	134,770	1,361,756	1,621,355	3
5,489	15,519	122,620	41,190	4
58,067	25,083	68,592	350,435	5
2,490	2,919	358,715	255,979	6
1,252,942	897,668	10,542,728	11,036,434	7
				8
122,169	120,014	727,594	845,601	9
21,297	22,284	203,719	186,319	10
25,404	17,399	112,658	175,479	11
25,500	......	......	......	12
7,440	......	637,003	21,455	13
26,242	6,508	126,037	199,718	14
27,358	8,987	59,312	5,751	15
116,624	61,068	708,928	607,449	16
372,034	236,260	2,575,251	2,041,772	17
880,908	661,408	7,967,477	8,994,662	18
1,000	21,265	20,000	255,522	19
879,908	640,143	7,947,477	8,739,140	20
847,129	567,144	7,094,205	7,921,308	21
32,779	72,999	853,272	817,832	22
				23
43	(16,829)	147,724	67,887	24
7,869	......	(325,763)	429	25
7,912	(16,829)	(178,039)	68,316	26
40,691	56,170	675,233	886,148	27
......	......	......	......	28
40,691	56,170	675,233	886,148	29
......	......	......	......	30
......	......	210,000	......	31
40,691	56,170	465,233	886,148	32
1,106,221	832,546	7,233,295	9,158,202	33
$1,146,912	$888,716	$ 7,698,528	$10,044,350	34

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

		KEENE
		KEENE SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$4,080,040
3	Interest and dividends on securities	511,434
4	Commissions, collection, exchange and service charges	26,300
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	280,312
6	Other operating earnings	115,400
7	Total Operating Earnings	5,013,486
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	351,430
10	Employee benefits	58,945
11	Net occupancy expense of bank premises	185,490
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	2,880
14	Furniture and equipment expense	87,671
15	Provision for possible loan losses or net actual loan losses	4,337
16	Other operating expenses	245,335
17	Total Operating Expenses	936,088
18	NET OPERATING EARNINGS BEFORE TAXES	4,077,398
19	LESS: Applicable income taxes	115,659
20	NET OPERATING EARNINGS AFTER TAXES	3,961,739
21	INTEREST AND DIVIDENDS ON DEPOSITS	3,549,590
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	412,149
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(45,387)
25	Other net non-operating (charges)/credits	......
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(45,387)
27	NET INCOME	366,762
28	DIVIDENDS PAID ON CAPITAL STOCK	......
29	NET INCOME AFTER DIVIDENDS	366,762
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE FOR PERIOD	366,762
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,027,287
34	CAPITAL ACCOUNT AT END OF PERIOD	$4,394,049

LACONIA	LANCASTER	LEBANON	LITTLETON	
LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	LITTLETON SAVINGS BANK	
				1
$ 7,218,973	$1,210,682	$4,553,855	$6,652,296	2
1,844,634	558,828	517,806	1,017,662	3
26,238	10,361	80,265	22,368	4
153,976	35,118	128,704	57,374	5
118,996	78,444	99,473	48,238	6
9,362,817	1,893,433	5,380,103	7,797,938	7
				8
462,966	158,797	433,874	439,435	9
81,988	21,761	94,745	80,146	10
90,130	17,228	43,789	66,407	11
......	......	......	......	12
......	......	12,218	45,990	13
77,934	30,052	42,504	73,508	14
60,000	10,030	6,000	5,078	15
380,958	112,586	249,815	491,355	16
1,153,976	350,454	882,945	1,201,919	17
8,208,841	1,542,979	4,497,158	6,596,019	18
569,444	27,450	261,242	247,637	19
7,639,397	1,515,529	4,235,916	6,348,382	20
6,411,885	1,104,843	3,372,827	5,255,502	21
1,227,512	410,686	863,089	1,092,880	22
				23
(81,088)	(82,077)	(20,819)	203,857	24
......	50,606	(538,267)	36,400	25
(81,088)	(31,471)	(559,086)	240,257	26
1,146,424	379,215	304,003	1,333,137	27
......	85,600	......	......	28
1,146,424	293,615	304,003	1,333,137	29
......	......	......	......	30
......	......	143,494	......	31
1,146,424	293,615	160,509	1,333,137	32
11,855,702	2,195,581	4,947,295	7,774,499	33
$13,002,126	$2,489,196	$5,107,804	$9,107,636	34

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MANCHESTER
		AMOSKEAG SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$24,353,209
3	Interest and dividends on securities	10,892,089
4	Commissions, collection, exchange and service charges	25,897
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	1,991,428
6	Other operating earnings	274,826
7	Total Operating Earnings	37,537,449
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	2,011,291
10	Employee benefits	401,811
11	Net occupancy expense of bank premises	406,465
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	630,332
14	Furniture and equipment expense	186,847
15	Provision for possible loan losses or net actual loan losses	43,700
16	Other operating expenses	2,026,945
17	Total Operating Expenses	5,707,391
18	NET OPERATING EARNINGS BEFORE TAXES	31,830,058
19	LESS: Applicable income taxes	1,074,000
20	NET OPERATING EARNINGS AFTER TAXES	30,756,058
21	INTEREST AND DIVIDENDS ON DEPOSITS	26,562,798
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	4,193,260
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(649,192)
25	Other net non-operating (charges)/credits	(103,657)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(752,849)
27	NET INCOME	3,440,411
28	DIVIDENDS PAID ON CAPITAL STOCK	......
29	NET INCOME AFTER DIVIDENDS	3,440,411
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE FOR PERIOD	3,440,411
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	42,775,731
34	CAPITAL ACCOUNT AT END OF PERIOD	$46,216,142

MANCHESTER	MEREDITH	NEWPORT		
THE MERCHANTS SAVINGS BANK OF MANCHESTER NEW HAMPSHIRE	MEREDITH VILLAGE SAVINGS BANK	NEWPORT SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
				1
$23,677,639	$4,928,221	$3,610,286	$4,945,341	2
2,860,860	1,058,355	568,837	639,404	3
609,084	9,198	141,589	......	4
213,341	109,579	99,551	102,237	5
275,815	58,696	39,779	126,514	6
27,636,739	6,164,049	4,460,042	5,813,496	7
				8
2,141,259	417,762	424,817	450,373	9
440,800	70,486	75,675	110,008	10
762,537	122,446	92,492	134,010	11
262,500	......	......	......	12
1,453,347	12,215	83,524	32,744	13
474,923	66,771	53,025	74,024	14
200,000	39,555	11,499	22,262	15
2,090,940	317,252	316,235	359,202	16
7,826,306	1,046,487	1,057,267	1,182,623	17
19,810,433	5,117,562	3,402,775	4,630,873	18
510,000	152,300	123,616	143,600	19
19,300,433	4,965,262	3,279,159	4,487,273	20
17,593,271	4,401,233	2,969,097	3,931,990	21
1,707,162	564,029	310,062	555,283	22
				23
266,085	(30,323)	19,780	(75,254)	24
......	(103,396)	2,151	(54,200)	25
266,085	(133,719)	21,931	(129,454)	26
1,973,247	430,310	331,993	425,829	27
......	......	......	......	28
1,973,247	430,310	331,993	425,829	29
......	......	......	......	30
......	......	......	75,110	31
1,973,247	430,310	331,993	350,719	32
21,036,132	5,007,895	2,830,986	5,391,140	33
$23,009,379	$5,438,205	$3,162,979	$5,741,859	34

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN THE CAPITAL ACCOUNTS	PETERBOROUGH
		PETERBOROUGH SAVINGS BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$6,539,215
3	Interest and dividends on securities	1,566,529
4	Commissions, collection, exchange and service charges	73,576
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	198,559
6	Other operating earnings	154,378
7	Total Operating Earnings	8,532,257
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	594,856
10	Employee benefits	130,632
11	Net occupancy expense of bank premises	112,708
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	......
14	Furniture and equipment expense	63,434
15	Provision for possible loan losses or net actual loan losses	......
16	Other operating expenses	495,656
17	Total Operating Expenses	1,397,286
18	NET OPERATING EARNINGS BEFORE TAXES	7,134,971
19	LESS: Applicable income taxes	299,692
20	NET OPERATING EARNINGS AFTER TAXES	6,835,279
21	INTEREST AND DIVIDENDS ON DEPOSITS	5,838,825
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	996,454
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(85,172)
25	Other net non-operating (charges)/credits	(11,384)
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(96,556)
27	NET INCOME	899,898
28	DIVIDENDS PAID ON CAPITAL STOCK	......
29	NET INCOME AFTER DIVIDENDS	899,898
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	173,000
32	NET CHANGE FOR PERIOD	726,898
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	8,326,322
34	CAPITAL ACCOUNT AT END OF PERIOD	$9,053,220

PLYMOUTH	PORTSMOUTH			
PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	
				1
$3,856,011	$2,581,017	$ 7,829,807	$3,227,951	2
1,000,074	780,208	3,064,728	838,747	3
18,722	13,088	113,136	23,149	4
77,730	204,460	408,968	107,096	5
34,819	67,040	157,493	8,500	6
4,987,356	3,645,813	11,574,132	4,205,443	7
				8
258,259	236,968	600,663	259,433	9
76,539	37,439	65,559	41,491	10
27,890	92,282	123,071	85,406	11
......	......	......	......	12
3,900	......	900	......	13
30,892	41,332	36,546	46,181	14
19,508	......	......	46,459	15
189,118	243,040	691,268	245,559	16
606,106	651,061	1,518,007	724,529	17
4,381,250	2,994,752	10,056,125	3,480,914	18
362,674	99,816	492,443	119,729	19
4,018,576	2,894,936	9,563,682	3,361,185	20
3,162,446	2,577,481	7,773,816	2,947,583	21
856,130	317,455	1,789,866	413,602	22
				23
(11,537)	(344)	(142,310)	21,011	24
103,458	......	12,227	(41,446)	25
(114,995)	(344)	(130,083)	(20,435)	26
741,135	317,111	1,659,783	393,167	27
72,000	......	......	24,000	28
669,135	317,111	1,659,783	369,167	29
......	......	......	......	30
......	1,378	......	......	31
669,135	315,733	1,659,783	369,167	32
5,276,968	3,024,587	10,089,296	3,226,598	33
$5,946,103	$3,340,320	$11,749,079	$3,595,765	34

	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	ROCHESTER
		ROCHESTER SAVINGS BANK AND TRUST COMPANY
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$7,286,390
3	Interest and dividends on securities	1,368,669
4	Commissions, collection, exchange and service charges	186,021
5	Income on Federal Funds sold and loans & securities purchased under agreement to resell	194,894
6	Other operating earnings	152,120
7	Total Operating Earnings	9,188,094
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	446,737
10	Employee benefits	97,470
11	Net occupancy expense of bank premises	71,578
12	Interest on capital notes and debentures	......
13	Interest on borrowings and related liabilities	......
14	Furniture and equipment expense	120,233
15	Provision for possible loan losses or net actual loan losses	88,618
16	Other operating expenses	541,372
17	Total Operating Expenses	1,366,008
18	NET OPERATING EARNINGS BEFORE TAXES	7,822,086
19	LESS: Applicable income taxes	344,085
20	NET OPERATING EARNINGS AFTER TAXES	7,478,001
21	INTEREST AND DIVIDENDS ON DEPOSITS	6,276,650
22	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	1,201,351
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	(60,274)
25	Other net non-operating (charges)/credits	......
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(60,274)
27	NET INCOME	1,141,077
28	DIVIDENDS PAID ON CAPITAL STOCK	408,000
29	NET INCOME AFTER DIVIDENDS	733,077
30	OTHER INCREASES IN CAPITAL ACCOUNTS	......
31	OTHER DECREASES IN CAPITAL ACCOUNTS	......
32	NET CHANGE FOR PERIOD	733,077
33	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	7,064,057
34	CAPITAL ACCOUNT AT END OF PERIOD	$7,797,134

SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
FIRST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
					1
$141,521	$6,079,554	$691,182	$3,821,216	$1,227,753	2
103,397	1,529,110	124,639	609,335	405,535	3
3,805	100,669	4,720	7,416	......	4
88,880	471,038	36,070	133,733	169,187	5
127,795	4,723	52,199	11,412	102,907	6
465,398	8,185,094	908,810	4,583,112	1,905,382	7
					8
89,771	647,460	78,208	311,320	157,585	9
13,273	183,814	18,424	65,450	25,147	10
33,533	156,904	14,512	53,000	27,414	11
......	......	25,770	......	......	12
......	182,669	......	......	......	13
24,116	147,445	6,877	69,155	51,193	14
......	51,000	160	192,258	(295)	15
61,487	488,365	48,946	353,536	167,550	16
222,180	1,857,657	192,897	1,044,719	428,594	17
243,218	6,327,437	715,913	3,538,393	1,476,788	18
......	296,445	12,994	......	......	19
243,218	6,030,992	702,919	3,538,393	1,476,788	20
248,514	5,469,989	569,741	3,305,366	1,233,717	21
(5,296)	561,003	133,178	233,027	243,071	22
					23
......	334,156	1,329	(1,763)	(97,000)	24
......	(3,954)	......	(58,500)	23,242	25
......	330,202	1,329	(60,263)	(73,758)	26
(5,296)	891,205	134,507	172,764	169,313	27
......	......	......	......	59,504	28
(5,296)	891,205	134,507	172,764	109,809	29
......	......	......	......	210,000	30
......	......	......	......	......	31
(5,296)	891,205	134,507	172,764	319,809	32
966,769	6,184,013	767,033	4,084,460	1,531,526	33
$961,473	$7,075,218	$901,540	$4,257,224	$1,851,335	34

REPORT OF CONDITION OF TRUST DEPARTMENTS OF GUARANTY SAVINGS BANKS	PORTSMOUTH	ROCHESTER
	PORTSMOUTH TRUST COMPANY	ROCHESTER SAVINGS BANK AND TRUST COMPANY
ASSETS		
(CENTS OMITTED)		
Balances with banks	$ 553,325	$ 2,790,312
Government, state and municipal bonds	446,740	3,533,574
Other bonds	302,943	7,191,874
Corporate stocks	621,059	9,343,231
Real estate loans	......	......
Other assets	7	339,736
Total Assets	$1,924,074	$23,198,727
LIABILITIES		
Invested principal of trusts, agencies, estates	$1,894,793	$22,840,587
Uninvested principal of trusts, agencies, estates	1,741	......
Invested income of trusts, agencies, estates	......	12,004
Uninvested income of trusts, agencies, estates	27,540	151,677
Other liabilities	......	194,459
Total Liabilities	$1,924,074	$23,198,727

CONSOLIDATED AGGREGATE REPORT OF CONDITION

SAVINGS BANKS

No. Savings Banks Reporting	32 December 31, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 74,788	2.57
U. S. Government obligations	172,307	5.92
U. S. Government agencies	95,715	3.29
State, county, municipal obligations	18,704	.64
Other bonds, notes and debentures	100,366	3.45
Corporate stocks	147,438	5.07
Total securities	534,530	18.37
LESS: Premium and valuation reserves	70	...
Total securities net of premium and valuation reserves	534,460	18.37
Federal funds sold and loans & securities purchased under agreement to resell	43,613	1.50
Real estate loans	1,936,591	66.56
Other loans	244,595	8.40
Total loans	2,181,186	74.96
LESS: Allowance for possible loan losses	4,785	.16
Net loans	2,176,401	74.80
Bank premises and other assets representing bank premises (net)	42,860	1.47
Leasehold improvements (net)	1,485	.05
Furniture, fixtures and equipment (net)	7,479	.26
Total fixed assets	51,824	1.78
Other real estate owned (net)	3,065	.10
Investment in unconsolidated subsidiaries and other affiliates	520	.02
Other assets	24,938	.86
Total Assets	$2,909,609	100.00

LIABILITIES AND CAPITAL FUNDS		% of Total Liabilities and Capital Funds
Time/savings deposits	$2,554,509	87.80
Other deposits	6,547	.22
Total deposits	2,561,056	88.02
Securities and loans sold under agreements to repurchase	1,971	.07
Other borrowings	68,035	2.34
Other liabilities	22,951	.79
Total liabilities	2,654,013	91.22
Minority interest in consolidated subsidiaries	......	...
Capital notes and debentures	4,029	.14
Capital stock	1,788	.06
Guaranty fund	126,944	4.36
Undivided profits	107,183	3.68
Reserve for bad debts	14,096	.49
Reserve for contingencies and other capital reserves	1,556	.05
Total capital funds	255,596	8.78
Total Liabilities and Capital Funds	$2,909,609	100.00

CONSOLDIATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	December 31, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$194,772
Interest and dividends on securities	44,948
Commissions, collection, exchange and service charges	2,016
Income on Federal Funds sold and loans & securities purchased under agreement to resell	7,492
Other operating earnings	3,812
Total Operating Earnings	253,040
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,659)	17,380
Employee benefits	3,708
Net occupancy expense of bank premises	4,268
Interest on capital notes and debentures	342
Interest on borrowings and related liabilities	4,592
Furniture and equipment expense	2,674
Provision for possible loan losses or net actual loan losses	1,053
Other operating expenses	15,446
Total Operating Expenses	49,463
NET OPERATING EARNINGS BEFORE TAXES	203,577
LESS: Applicable income taxes	7,745
NET OPERATING EARNINGS AFTER TAXES	195,832
INTEREST AND DIVIDENDS ON DEPOSITS	170,364
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	25,468
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(41)
Other net non-operating (charges)/credits	(1,109)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(1,150)
NET INCOME	24,318
DIVIDENDS PAID ON CAPITAL STOCK	649
NET INCOME AFTER DIVIDENDS	23,669
OTHER INCREASES IN CAPITAL ACCOUNTS	210
OTHER DECREASES IN CAPITAL ACCOUNTS	1,341
NET CHANGE FOR PERIOD	22,538
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	233,058
CAPITAL ACCOUNT AT END OF PERIOD	$255,596

AGGREGATE REPORT OF THE TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANKS

No. Trust Departments Reporting	2 December 31, 1979	
	(In thousands)	% of Total Assets
ASSETS		
Balances with banks	$ 3,344	13.31
Government, state and municipal bonds	3,980	15.85
Other bonds	7,495	29.83
Corporate stocks	9,964	39.66
Other assets	340	1.35
Total Assets	$25,123	100.00
LIABILITIES		% of Total Liabilities
Invested principal of trusts, agencies, estates	$24,735	98.45
Uninvested principal of trusts, agencies, estates	2	.01
Invested income of trusts, agencies, estates	12	.05
Uninvested income of trusts, agencies, estates	179	.71
Other liabilities	195	.78
Total Liabilities	$25,123	100.00

ABSTRACTS OF THE ANNUAL REPORT

OF

COOPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS,

DIRECTORS AND MEMBERS OF

INVESTMENT COMMITTEE

BERLIN

BERLIN CO-OPERATIVE BANK
133 PLEASANT STREET - 03570
TEL. 752-1330

BRANCH OFFICE
177 MAIN STREET, GORHAM - 03581
TEL. 466-5171

Year of Incorporation, 1890

Benoit R. Richards
Chairman of the Board

Gerald M. Martel
President

Roland H. Leighton
Executive
Vice President
and Secretary

John D. Morris
Vice President

Jeannette Nichols
Loan Officer

Otis J. Bartlett
Treasurer

Anita Fontaine
Assistant
Treasurer and
Branch Manager

Carole Lamirande
Assistant
Secretary and
Loan Officer

DIRECTORS

Otis J. Bartlett
Bertrand Bryant, Jr.
Joseph V. Fornia
Donald Guerringue
Arnold P. Hanson
Eli Isaacson
Daniel A. Labnon
*Gerald M. Martel
Joseph Micucci
*John D. Morris
*Benoit R. Richards
Paul Sylvestre

*Investment Committee Member

EXETER

EXETER CO-OPERATIVE BANK
1 CENTER STREET - 03833
TEL. 772-9324

BRANCH OFFICES
53 LINCOLN STREET, EXETER - 03833
TEL. 772-9324

MAIN & WIGHT STREETS, RAYMOND - 03077
TEL. 772-9324

PORTSMOUTH AVENUE & WINNICUT ROAD
STRATHAM - 03885
TEL. 772-9324

ROUTE 111, HAMPSTEAD - 03841
TEL. 772-9324

Year of Incorporation, 1892

Horace E. Grant
Chairman of the Board

Edwin L. Saari
Vice Chairman of the Board
and Secretary

Joseph Wyatt
President

Joseph A. Gorski
Sydney A. Merrill
Frederick E. Towne, Jr.
Assistant Treasurers

Patrick J. Maher
Charles G. Palm
Thomas K. Thornton
Vice Presidents

DIRECTORS

*John A. Bell
Dwight W. Brown
George C. Gove
Horace E. Grant
Edward B. Miles
Wesley S. Nickerson
*Edwin L. Saari
Roger P. Sloan
*Joseph Wyatt

FRANKLIN

FRANKLIN CO-OPERATIVE BANK
354 CENTRAL STREET - 03235
TEL. 934-3125

Year of Incorporation, 1887

James A. Whittemore
President,
Treasurer and
Secretary

Donald A. Everett
Vice President

Doris M. Lepianka
Assistant Secretary

DIRECTORS

L. Daniel Dargie, Jr.
*Donald A. Everett
Timothy H. Frost
John F. Keegan
Arthur J. Kidder
*Bradbury M. Prescott
Victor P. Sokul
*James A. Whittemore

HAMPTON

HAMPTON CO-OPERATIVE BANK
40 HIGH STREET - 03842
TEL. 926-3339

Year of Incorporation, 1915

Dean B. Merrill
Chairman of the Board
and Secretary

D. Malcolm Hamilton
President

Norman N. Merrill
Executive
Vice President

Joseph R. Bradt, Jr.
Thomas G. Ferguson
Vice Presidents

DIRECTORS

Charles B. Bailey
*Stanwood S. Brown
H. Alfred Casassa
*Francis H. Fitzgerald
*O. Raymond Garland
*D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
*Donald R. Palmer
*Theodore J. Scott

KEENE

KEENE CO-OPERATIVE BANK
100 MAIN STREET - 03431
TEL. 352-5730

Year of Incorporation, 1912

Roland L. Harper
Chairman of the Board

Whalen B. Dunn
President
and Secretary

John R. Harper
Vice President
and Treasurer

Rita H. Johnson
Vice President

DIRECTORS

*Arthur E. Cohen
*John R. Coughlin
*Whalen B. Dunn
*Roland L. Harper
*Emile J. Legere
*Albert B. Stroshine
*Robert W. Therrien
*Roy V. Whitney

MILFORD

MILFORD CO-OPERATIVE BANK
SOUTH STREET - 03055
TEL. 673-2303

Year of Incorporation, 1890

Samuel G. Proctor
Chairman of the Board

Richard D. D'Amato
President
and Treasurer

Paul T. Pouliot
Vice President

Chester M. Hall
Secretary

Claire J. Castanino
Assistant
Treasurer

Mary E. Higley
Carol Livingston
Daniel L. Yohe
Loan Officers

DIRECTORS

Kenneth Boynton
*Richard D. D'Amato
*Chester M. Hall
William Haughey
William E. Kokko
J. Justin Pestana, Jr.
*Samuel G. Proctor

*Investment Committee Member

PETERBOROUGH

PETERBOROUGH CO-OPERATIVE BANK
32 GROVE STREET - 03458
TEL. 924-6431

Year of Incorporation, 1920

Socrates W. Kereazis
President

Henry H. Franklin
Vice President

Barbara H. Frechette
Treasurer and Secretary

DIRECTORS

*Harry R. Buxton
*Everett Clement
Clarence J. Derby
Homer J. Forcier
Henry H. Franklin
Barbara H. Frechette
*Socrates W. Kereazis
Arlene M. Lane
Kenneth M. McPartland
Jere T. Morris
Albert E. Roy

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
ROUTE 125 - 03865
TEL. 382-8525

Year of Incorporation, 1916

John E. Hansbury
Chairman of the Board

Donald E. Wood
President
and Secretary

Shirley E. Francis
Treasurer

Lloyd R. Meacham
Assistant
Vice President

Bernadine A. FitzGerald
Wanda L. Peabody
Assistant
Treasurers

DIRECTORS

Paul J. Auger
*J. Russell Colcord
John M. Duston
*John E. Hansbury
F. Carroll Heselton
*Fred B. Smith
*Edward B. Vandewater
Donald E. Wood

*Investment Committee Member

PORTSMOUTH

PORTSMOUTH CO-OPERATIVE BANK
82 CONGRESS STREET - 03801
TEL. 436-0167

Year of Incorporation, 1890

Wyman P. Boynton
Chairman of the Board

George P. Stone, Jr.
President
and Treasurer

Edith M. Helfen
Assistant
Treasurer

Donald L. Morse
Vice President

David Sanderson
Secretary

DIRECTORS

*Vernon P. Ballard
Wyman P. Boynton
*Frank Butterworth, Jr.
*Joseph P. Conner, Jr.
*James R. Kelly
Sheldon Krasker
David Sanderson
*George P. Stone, Jr.

SALEM

SALEM CO-OPERATIVE BANK
112 MAIN STREET - 03079
TEL. 898-2153

Year of Incorporation, 1922

Lavington J. Dyson
Chairman of the Board

Kelly P. Dahood
President

Robert W. Thorndike
Secretary

Joyce A. Hall
Vice President
and Treasurer

Linda Couture
Assistant
Treasurer

DIRECTORS

*Kelly P. Dahood
*Lavington J. Dyson
Lloyd G. MacLean
Chester H. Milnes
*Royal A. Roulston
Robert W. Thorndike

ABSTRACTS OF THE ANNUAL REPORT

OF

COOPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

		BERLIN
	CONSOLIDATED REPORT OF CONDITION	BERLIN CO-OPERATIVE BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 613,270
2	U. S. Government obligations	599,609
3	U. S. Government agencies	400,163
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	189,500
6	Federal Home Loan Bank Stock	......
7	Other stocks	......
8	Total securities	1,189,272
9	LESS: Premium and valuation reserves	......
10	Total securities net of premium and valuation reserves	1,189,272
11	Real estate loans	22,891,689
12	Other loans	3,681,246
13	Total loans	26,572,935
14	Overnight deposits and loans & securities purchased under agreement to resell	......
15	Bank premises (net)	759,136
16	Leasehold improvements (net)	......
17	Furniture, fixtures and equipment (net)	208,973
18	Total fixed assets	968,109
19	Investment in unconsolidated subsidiaries and other affiliates	......
20	Other real estate owned	298,150
21	Other assets	336,757
22	Total Assets	$29,978,493
	LIABILITIES AND CAPITAL ACCOUNTS	
23	Time/savings shares and deposits	$27,903,177
24	Advances from FHLB	200,000
25	Other funds borrowed	......
26	Other liabilities	270,398
27	Total liabilities	28,373,575
28	Subordinated notes and debentures	......
29	Guaranty fund	1,113,000
30	Surplus	491,918
31	Net undivided profits	......
32	Reserve for bad debts	......
33	Reserve for contingencies and other capital reserves	......
34	Total capital accounts	1,604,918
35	Total Liabilities and Capital Accounts	$29,978,493
	GENERAL INFORMATION	
36	Surety coverage	$705,000
37	Total compensation paid to officers and employees (including director fees)	$250,698
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
38	Amount of interest paid to depositors	$1,787,734
39	Rate of dividends paid during period:	
40	Regular savings	5.00
41	Special notice	5.50
42	N.O.W.	5.00
43	Escrow accounts	....
44	Clubs	5.50
45	Certificates of deposit	6.00-7.75
46	Money market certificates	8.86-12.65

EXETER	FRANKLIN	HAMPTON	KEENE	
EXETER CO-OPERATIVE BANK	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	
$ 381,424	$ 143,210	$ 509,362	$ 731,916	1
......	340,256	2,422,564	......	2
1,500,000	220,000	472,953	......	3
......	15,402	200,000	......	4
641,662	16,900	......	......	5
683,400	164,100	331,700	435,000	6
......	......	......	......	7
2,825,062	756,658	3,427,217	435,000	8
......	......	......	......	9
2,825,062	756,658	3,427,217	435,000	10
63,232,561	11,301,492	35,066,631	23,731,745	11
1,865,299	1,793,229	2,060,000	5,026,170	12
65,097,860	13,094,721	37,126,631	28,757,915	13
1,983,188	100,038	800,000	1,489,907	14
1,446,053	82,814	504,552	387,052	15
......	......	......	......	16
434,268	40,205	59,258	99,643	17
1,880,321	123,019	563,810	486,695	18
......	......	......	......	19
......	......	......	234,395	20
574,687	127,109	358,516	409,790	21
$72,742,542	$14,344,755	$42,785,536	$32,545,618	22
$62,215,625	$11,792,564	$39,476,117	$27,551,007	23
5,200,000	1,775,200	......	3,318,750	24
......	......	700,000	......	25
485,721	268,829	191,764	146,005	26
67,901,346	13,836,593	40,367,881	31,015,762	27
......	......	......	......	28
2,617,079	485,205	1,631,581	1,280,000	29
2,195,563	22,957	762,219	......	30
28,554	......	......	249,856	31
......	......	23,855	......	32
......	......	......	......	33
4,841,196	508,162	2,417,655	1,529,856	34
$72,742,542	$14,344,755	$42,785,536	$32,545,618	35
$945,000	$500,000	$1,000,000	$800,000	36
$581,527	$117,137	$249,131	$208,514	37
$3,977,063	$807,255	$2,721,121	$1,822,275	38
				39
5.25-5.50	5.25-5.50	5.25-5.50	5.25-5.50	40
5.75-6.00	....	5.75	5.75	41
5.00	5.00	5.00	5.00	42
3.25-3.50	3.25-3.50	3.25	3.50	43
5.00	5.00	1.00	4.00	44
6.50-10.55	6.00-10.55	6.00-8.00	6.00-11.25	45
9.00-12.65	9.29-12.65	9.32-11.98	8.20-12.65	46

	CONSOLIDATED REPORT OF CONDITION	MILFORD
		MILFORD CO-OPERATIVE BANK
	ASSETS	
	(CENTS OMITTED)	
1	Cash and due from banks	$ 1,401,872
2	U. S. Government obligations	599,808
3	U. S. Government agencies	323,081
4	State, county, municipal obligations	......
5	Other bonds, notes and debentures	20,000
6	Federal Home Loan Bank Stock	304,400
7	Other stocks	......
8	Total securities	1,247,289
9	LESS: Premium and valuation reserves	......
10	Total securities net of premium and valuation reserves	1,247,289
11	Real estate loans	32,986,934
12	Other loans	1,621,880
13	Total loans	34,608,814
14	Overnight deposits and loans & securities purchased under agreement to resell	1,262,808
15	Bank premises (net)	968,037
16	Leasehold improvements (net)	......
17	Furniture, fixtures and equipment (net)	118,213
18	Total fixed assets	1,086,250
19	Investment in unconsolidated subsidiaries and other affiliates	......
20	Other real estate owned	......
21	Other assets	327,033
22	Total Assets	$39,934,066
	LIABILITIES AND CAPITAL ACCOUNTS	
23	Time/savings shares and deposits	$35,721,803
24	Advances from FHLB	1,950,000
25	Other funds borrowed	......
26	Other liabilities	98,017
27	Total liabilities	37,769,820
28	Subordinated notes and debentures	......
29	Guaranty fund	1,209,164
30	Surplus	749,895
31	Net undivided profits	......
32	Reserve for bad debts	205,187
33	Reserve for contingencies and other capital reserves	......
34	Total capital accounts	2,164,246
35	Total Liabilities and Capital Accounts	$39,934,066
	GENERAL INFORMATION	
36	Surety coverage	$780,000
37	Total compensation paid to officers and employees (including director fees)	$261,444
	PERIOD JANUARY 1, 1979 THROUGH DECEMBER 31, 1979	
38	Amount of interest paid to depositors	$2,392,069
39	Rate of dividends paid during period:	
40	Regular savings	5.25-5.50
41	Special notice	5.75
42	N.O.W.	5.00
43	Escrow accounts	3.50
44	Clubs	5.50
45	Certificates of deposit	6.00-8.00
46	Money market certificates	9.50-12.60

PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM	
PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
$ 223,967	$ 877,430	$ 303,319	$ 856,301	1
297,764	399,172	300,000	699,345	2
146,014	200,000	271,906	2,599,000	3
......	100,000	......	......	4
......	......	......	410,588	5
75,000	273,000	115,000	351,400	6
......	......	......	333,038	7
518,778	972,172	686,906	4,393,371	8
......	......	......	......	9
518,778	972,172	686,906	4,393,371	10
6,213,585	34,738,834	13,262,013	46,998,142	11
184,534	928,280	492,933	1,679,449	12
6,398,119	35,667,114	13,754,946	48,677,591	13
......	563,005	414,088	2,304,235	14
4,643	115,000	306,595	986,877	15
......	10,735	......	......	16
6,403	99,698	64,690	......	17
11,046	225,433	371,285	986,877	18
......	......	......	145,831	19
......	......	......	......	20
752	273,597	137,999	39,891	21
$7,152,662	$38,578,751	$15,668,543	$57,404,097	22
$5,659,574	$35,159,557	$13,917,499	$47,583,868	23
850,000	500,000	975,000	4,000,000	24
......	......	......	108,345	25
520	736,019	48,330	962,189	26
6,510,094	36,395,576	14,940,829	52,654,402	27
......	......	......	......	28
375,000	1,276,421	551,442	3,050,327	29
91,122	798,830	......	1,460,463	30
176,446	107,924	173,057	238,905	31
......	......	3,215	......	32
......	......	......	......	33
642,568	2,183,175	727,714	4,749,695	34
$7,152,662	$38,578,751	$15,668,543	$57,404,097	35
$330,000	$705,000	$510,000	$850,000	36
$49,866	$260,292	$126,147	$214,032	37
$381,748	$3,353,950	$974,174	$3,215,675	38
				39
5.25	5.25-5.50	5.25-5.50	5.25-5.50	40
5.25	5.75	5.75	5.75	41
....	....	5.00	5.00	42
5.25	3.25-3.50	3.25-3.50	4.00	43
....	5.00-5.25	3.00-5.00	....	44
6.00-7.50	5.75-8.00	6.50-8.00	6.50-8.00	45
10.66-12.65	9.00-12.65	9.83-11.85	9.00-12.65	46

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS		BERLIN
		BERLIN CO-OPERATIVE BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$2,477,296
3	Interest and dividends on securities	109,708
4	Income on overnight deposits and loans & securities purchased under agreement to resell	......
5	Commissions, collection, exchange & service charges	34,060
6	Other operating earnings	48,999
7	Total Operating Earnings	2,670,063
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	250,698
10	Employee benefits	46,916
11	Interest on borrowings and related liabilities	80,784
12	Interest on capital notes and debentures	......
13	Net occupany expense of bank premises	45,525
14	Furniture and equipment expense	40,341
15	Net actual loan losses	26,537
16	Other operating expenses	204,269
17	Total Operating Expenses	695,070
18	NET OPERATING EARNINGS BEFORE TAXES	1,974,993
19	LESS: Applicable income taxes	30,000
20	NET OPERATING EARNINGS AFTER TAXES	1,944,993
21	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	1,787,734
22	NET EARNINGS AFTER INTEREST/DIVIDENDS	157,259
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	52,898
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	52,898
27	NET INCOME	210,157
28	OTHER INCREASES IN CAPITAL ACCOUNTS	......
29	OTHER DECREASES IN CAPITAL ACCOUNTS	......
30	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	210,157
31	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,394,761
32	CAPITAL ACCOUNT AT END OF PERIOD	$1,604,918

EXETER	FRANKLIN	HAMPTON	KEENE	
EXETER CO-OPERATIVE BANK	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	
				1
$5,982,905	$1,199,027	$3,251,144	$2,767,293	2
141,660	61,594	375,527	114,300	3
376,866	22,627	263,135	101,314	4
28,657	50,094	......	39,698	5
17,797	18,442	135,887	32,652	6
6,547,885	1,351,784	4,025,693	3,055,257	7
				8
581,527	117,137	249,131	208,514	9
133,879	31,088	27,963	36,575	10
695,716	160,348	107,132	332,716	11
......	......	......	......	12
133,770	17,618	31,182	59,992	13
103,047	21,169	14,817	36,177	14
26,586	1,269	680	40,711	15
428,306	103,753	287,232	313,920	16
2,102,831	452,382	718,137	1,028,605	17
4,445,054	899,402	3,307,556	2,026,652	18
118,185	6,029	197,166	56,850	19
4,326,869	893,373	3,110,390	1,969,802	20
3,97[illegible],063	807,255	2,721,121	1,822,274	21
349,[illegible]06	86,118	389,269	147,528	22
				23
(52,675)	......	......	(19,763)	24
(6,208)	(92,200)	......	(6,699)	25
(58,883)	(92,200)	......	(26,462)	26
290,923	(6,082)	389,269	121,066	27
......	......	......	......	28
......	......	......	......	29
290,923	(6,082)	389,269	121,066	30
4,550,273	514,244	2,028,386	1,408,790	31
$4,841,196	$ 508,162	$2,417,655	$1,529,856	32

		MILFORD
	CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MILFORD CO-OPERATIVE BANK
1	OPERATING EARNINGS: (CENTS OMITTED)	
2	Interest and fees on loans	$3,278,667
3	Interest and dividends on securities	123,058
4	Income on overnight deposits and loans & securities purchased under agreement to resell	126,969
5	Commissions, collection, exchange & service charges	23,060
6	Other operating earnings	19,629
7	Total Operating Earnings	3,571,383
8	OPERATING EXPENSES:	
9	Salaries, wages and fees	261,444
10	Employee benefits	44,576
11	Interest on borrowings and related liabilities	111,854
12	Interest on capital notes and debentures	......
13	Net occupancy expense of bank premises	74,528
14	Furniture and equipment expense	35,222
15	Net actual loan losses	......
16	Other operating expenses	323,755
17	Total Operating Expenses	851,379
18	NET OPERATING EARNINGS BEFORE TAXES	2,720,004
19	LESS: Applicable income taxes	81,000
20	NET OPERATING EARNINGS AFTER TAXES	2,639,004
21	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	2,392,069
22	NET EARNINGS AFTER INTEREST/DIVIDENDS	246,935
23	NON-OPERATING (CHARGES)/CREDITS:	
24	Net gains/(losses) on securities	......
25	Other net non-operating (charges)/credits	9,603
26	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	9,603
27	NET INCOME	256,538
28	OTHER INCREASES IN CAPITAL ACCOUNTS	......
29	OTHER DECREASES IN CAPITAL ACCOUNTS	......
30	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	256,538
31	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,907,708
32	CAPITAL ACCOUNT AT END OF PERIOD	$2,164,246

PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM	
PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
				1
$540,688	$4,220,302	$1,317,768	$4,032,508	2
60,171	366,549	47,782	357,583	3
16,110	90,113	55,234	362,721	4
8,519	97,878	7,012	15,776	5
4,595	7,093	3,447	......	6
630,083	4,781,935	1,431,243	4,768,588	7
				8
49,866	260,292	126,147	214,032	9
17,114	56,066	40,889	51,635	10
70,730	3,493	58,987	168,356	11
......	......	......	......	12
8,284	44,647	23,889	40,175	13
2,398	49,869	21,758	33,947	14
3,886	......	2,822	256	15
27,643	287,938	111,654	164,419	16
179,921	702,305	386,146	672,820	17
450,162	4,079,630	1,045,097	4,095,768	18
13,487	197,000	7,244	192,938	19
436,675	3,882,630	1,037,853	3,902,830	20
381,748	3,353,950	974,174	3,215,675	21
54,927	528,680	63,679	687,155	22
				23
(2,788)	56,904	......	160	24
497	......	......	......	25
(2,291)	56,904	......	160	26
52,636	585,584	63,679	687,315	27
......	......	......	......	28
......	......	......	......	29
52,636	585,584	63,679	687,315	30
589,932	1,597,591	664,035	4,062,380	31
$642,568	$2,183,175	$ 727,714	$4,749,695	32

CONSOLIDATED AGGREGATE REPORT OF CONDITION

COOPERATIVE BANKS

No. Cooperative Banks Reporting	10 December 31, 1979	
ASSETS	(In Thousands)	% of Total Assets
Cash and due from banks	$ 6,042	1.72
U. S. Government obligations	5,659	1.61
U. S. Government agencies	6,133	1.75
State, county, municipal obligations	315	.09
Other bonds, notes and debentures	1,279	.36
Federal Home Loan Bank Stock	2,733	.78
Other stocks	333	.09
Total securities	16,452	4.68
LESS: Premium and valuation reserves	......	...
Total securities net of premium and valuation reserves	16,452	4.68
Real estate loans	290,424	82.71
Other loans	19,333	5.51
Total loans	309,757	88.22
Overnight deposits and loans & securities purchased under agreement to resell	8,917	2.54
Bank premises (net)	5,561	1.58
Leasehold improvements (net)	10	.01
Furniture, fixtures and equipment (net)	1,131	.32
Total fixed assets	6,702	1.91
Investment in unconsolidated subsidiaries and other affiliates	146	.04
Other real estate owned	533	.15
Other assets	2,586	.74
Total Assets	$351,135	100.00
LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Time/savings shares and deposits	$306,981	87.43
Advances from FHLB	18,769	5.34
Other funds borrowed	808	.23
Other liabilities	3,208	.91
Total liabilities	329,766	93.91
Subordinated notes and debentures	......	...
Guaranty fund	13,589	3.87
Surplus	6,573	1.87
Net undivided profits	975	.28
Reserve for bad debts	232	.07
Reserve for contingencies and other capital reserves	......	...
Total capital accounts	21,369	6.09
Total Liabilities and Capital Accounts	$351,135	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS	December 31, 1979 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$29,068
Interest and dividends on securities	1,758
Income on overnight deposits and loans & securities purchased under agreement to resell	1,415
Commissions, collection, exchange & service charges	305
Other operating earnings	288
Total Operating Earnings	32,834
OPERATING EXPENSES:	
Salaries, wages and fees	2,319
Employee benefits	487
Interest on borrowings and related liabilities	1,790
Interest on capital notes and debentures	......
Net occupancy expense of bank premises	480
Furniture and equipment expense	359
Net actual loan losses	103
Other operating expenses	2,252
Total Operating Expenses	7,790
NET OPERATING EARNINGS BEFORE TAXES	25,044
LESS: Applicable income taxes	900
NET OPERATING EARNINGS AFTER TAXES	24,144
INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	21,433
NET EARNINGS AFTER INTEREST/DIVIDENDS	2,711
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(18)
Other net non-operating (charges)/credits	(42)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(60)
NET INCOME	2,651
OTHER INCREASES IN CAPITAL ACCOUNTS	......
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	2,651
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	18,718
CAPITAL ACCOUNT AT END OF PERIOD	$21,369

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
200 COOS STREET - 03570
TEL. 752-2750

Year of Incorporation, 1929

Richard J. Campagna
President

Gerard J. Lagace
Treasurer

Laurier L. Rousseau
Vice President

Clovis Morin
Clerk

DIRECTORS

Arthur Bouchard
Richard J. Campagna
Wilfred Charest
Armand Hamel
Rene Heroux
Gerard J. Lagace
Clovis Morin
Roland Pouliot
Laurier L. Rousseau

UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET - 03570
TEL. 752-5650

Year of Incorporation, 1956

George Labrecque
President

Real Cloutier
Treasurer

Rene Pinette
Vice President

Anthony Cellupica
Clerk

DIRECTORS

Gaston Bouchard
Anthony Cellupica
Real Cloutier
George Lebrecque
Rene Pinette
Raymond Vaillancourt
Clarence Welch

BRISTOL

IPC EMPLOYEES CREDIT UNION
RAGGED MOUNTAIN HIGHWAY - 03222
TEL. 744-2281

Year of Incorporation, 1956

Everett Bucklin
President

Clare O. Parker
Treasurer

Sherman Wadhams
Vice President

Earlene Wells
Clerk

DIRECTORS

John Bianchi
Everett Bucklin
Leslie Corneau
Evelyn DeFranzo
Jon Emerson
Clare O. Parker
Ronald Preble
Sherman Wadhams
Earlene Wells

CONCORD

CONCORD CREDIT UNION
CITY HALL - 03301
TEL. 224-7111

Year of Incorporation, 1953

C. Hamilton Rice
President

Patricia Lanzendorf
Treasurer

Frederick Wood
Vice President

Gail R. Welch
Clerk

DIRECTORS

Donald Ash, Sr.
C. Allyn Christiansen
Patricia Lanzendorf
Frances Murdock
C. Hamilton Rice
Gail R. Welch
Frederick Wood

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET - 03301
TEL. 225-5536

Year of Incorporation, 1954

Parker Vintinner
President

James O. Mobbs
Treasurer

Ralph Batchelder
Vice President

Robert Sanborn
Clerk

DIRECTORS

Ralph Batchelder
Raymond Champigny
James O. Mobbs
Robert Sanborn
Parker Vintinner

NEW HAMPSHIRE CENTRAL CREDIT UNION
63 SCHOOL STREET - 03301
TEL. 225-5311

Year of Incorporation, 1969

LeaAnn Burr
President

Avis Folsom
Treasurer

Walter Barrett
Vice President

Douglas Wright
Clerk

DIRECTORS

Walter Barrett
LeaAnn Burr
Avis Folsom
Renald J. Prince
Richard Reed
Rita Woods
Douglas Wright

DERRY

DERRY SHOE EMPLOYEES CREDIT UNION
TSIENETO ROAD - 03038
TEL. 432-2592

Year of Incorporation, 1967

Roger Tancrede
President

Dorothy Gunther
Treasurer

Bruce Cheney
Vice President

Carol Chase
Clerk

DIRECTORS

Carol Chase
Bruce Cheney
Rita Cleaves
Dorothy Gunther
Donald Houston
Roger Tancrede

DOVER

D R C EMPLOYEES CREDIT UNION
INDUSTRIAL PARK - 03820
TEL. 742-0720

Year of Incorporation, 1973

Alan G. Beers
President

Joan DeVittori
Treasurer

Doris Freedman
Vice President

Karen Rowe
Clerk

DIRECTORS

Alan G. Beers
Frank Biehl
Joan DeVittori
Doris Freedman
Frank Gay
Louise Korn
Richard Layton
Karen Rowe
Harry Sundik

DOVER

K P CREDIT UNION
279 LOCUST STREET - 03820
TEL. 742-8455

Year of Incorporation, 1971

Harold J. Forbes
President

Timothy S. Uraskevich
Treasurer

Debra A. Rupprecht
Vice President

Denise E. St. Hilaire
Clerk

DIRECTORS

Constance F. Bragdon
Karvel J. Feenstra
Harold J. Forbes
Susan D. Merrill
Richard F. Minnon
Paul R. Ruel
Debra A. Rupprecht
Denise E. St. Hilaire
Timothy S. Uraskevich

W D H EMPLOYEES CREDIT UNION
789 CENTRAL AVENUE - 03820
TEL. 742-5252

Year of Incorporation, 1970

Raymond Gregoire
President

Virginia Soucy
Treasurer

Artemis Diamond
Vice President

Renee Houle
Clerk

DIRECTORS

Grace Davison
Artemis Diamond
Raymond Gregoire
Esther Hanson
Renee Houle
Fay Hubbard
Ellen J. Mathieu
Rose Morin
Virginia Soucy

EXETER

PEA CREDIT UNION
GORHAM HALL - 03833
TEL. 772-4311

Year of Incorporation, 1969

Vacant
President

James A. Del Buono
Treasurer

William D. Cross
Colin F. N. Irving
Vice Presidents

Charles A. Hamblet
Clerk

DIRECTORS

William D. Cross
James A. Del Buono
Charles A. Hamblet
Colin F. N. Irving

HANOVER

HANOVER CREDIT UNION
45 SOUTH PARK STREET - 03755
TEL. 643-4214

Year of Incorporation, 1951

George Smith
President

Joseph Carregal
Treasurer

Robert Bailey
Vice President

Patricia Grenier
Clerk

DIRECTORS

Robert Bailey
Joseph Carregal
Norman F. Chapman, Jr.
Harrison Drinkwater
Terri Dudley
Patricia Grenier
George Smith
William Tansey
Elaine Warshell

KEENE

MPB EMPLOYEES CREDIT UNION
PRECISION PARK - 03431
TEL. 352-0310

Year of Incorporation, 1953

Ralph E. Robbins, President
Cora M. Fuller, Treasurer
Robert A. Candello, Vice President
William F. Thomas, Clerk

DIRECTORS

Robert A. Candello
Sidney O. Davis, Jr.
Albert E. Farrey
Ellen B. Faucher
Cora M. Fuller
Ralph E. Robbins
William F. Thomas

MONADNOCK CREDIT UNION
800 PARK AVENUE - 03431
TEL. 352-0475

Year of Incorporation, 1972

Gary J. Seavey, President
George B. Chamberlain, Treasurer
Walter K. Greiner, Vice President
Marcia Goodnow, Clerk

DIRECTORS

Norma Bolduc
George B. Chamberlain
Stephen Downey
Marcia Goodnow
Walter K. Greiner
J. Rogers Howard
Margaret Ramsay
Gary J. Seavey
Wilma Willson

KEENE

S. & C. CREDIT UNION
AVON STREET - 03431
TEL. 352-2111

Year of Incorporation, 1952

Felix Cloutier, President
Carl Russell, Treasurer
James Frint, Vice President
Dorothy Martin, Clerk

DIRECTORS

Bryant Abbott
Richard Bean
Dorothy Briggs
Felix Cloutier
James Frint
Dorothy Martin
Carl Russell
Hammon Woodbury

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
CHURCH STREET - 03246
TEL. 524-6271

Year of Incorporation, 1953

James Johnson, President
Howard Banfill, Treasurer
George Lacasse, Vice President
Alexander Morin, Clerk

DIRECTORS

David Avery
Howard Banfill
James Johnson
George Lacasse
Alexander Morin

LEBANON

S. B. B. EMPLOYEES CREDIT UNION
HIGHWAY FOUR - 03766
TEL. 448-3000

Year of Incorporation, 1953

Robert R. Bachand
President

Thomas G. Hunt
Vice President

Gladys M. Quinn
Treasurer

John P. Carr
Clerk

DIRECTORS

Robert R. Bachand
John P. Carr
Thomas G. Hunt
Gladys M. Quinn
Gail Regione
Leon J. Tremblay

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET - 03104
TEL. 668-2722

Year of Incorporation, 1954

Thomas J. Keaveney
President

Robert M. Walsh
Vice President

Chester C. Raymond
Treasurer and
Clerk

DIRECTORS

George P. Francis
Francis J. Guthlein
Thomas J. Keaveney
Richard D. Mahoney
Daniel O'Shaughnessy
Chester C. Raymond
Robert M. Walsh

MANCHESTER

GRANITE STATE CREDIT UNION
149 HANOVER STREET - 03105
TEL. 668-2221

Year of Incorporation, 1945

Phyllis J. Gilbert
President

Hans J. Wentrup
Vice President

William W. Smith
Treasurer

Phyllis M. Gorham
Clerk

DIRECTORS

Pierre Caron
James A. Dupuis
Phyllis J. Gilbert
Phyllis M. Gorham
George D. Krasner
Robert H. Northridge
William W. Smith
Frank A. Swierz
Hans J. Wentrup

J. F. & ASSOCIATES CREDIT UNION
325 WILSON STREET - 03103
TEL. 622-4128

Year of Incorporation, 1953

Emile Simard
President

Anthony Darling
Vice President

Blanche D. Rheaume
Treasurer, Manager
and Clerk

DIRECTORS

Constance Cimon
Robert Christy
Anthony Darling
Dorothy Martinson
Rene Petrin
Blanche D. Rheaume
Emile Simard
Ronald Szarek
William Trombly

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION

908 ELM STREET - 03101
TEL. 622-8781

Year of Incorporation, 1949

Virginia Doherty
President

Arthur D. Kehas
Treasurer

Paul E. Brodeur
Vice President

Gilbert J. Moniz
Clerk

DIRECTORS

Paul E. Brodeur
Wilfred Burkush
Virginia Doherty
James Donahue
Arthur D. Kehas
James McGreevey
Gilbert J. Moniz

N. H. FOOD INDUSTRY CREDIT UNION

110 STARK STREET - 03101
TEL. 669-1544

Year of Incorporation, 1974

Henry H. Love
President

John B. Dixon
Treasurer

Joan Moulton
Vice President

Vacant
Clerk

DIRECTORS

Michael Chalifour
John B. Dixon
Arthur J. Labonville
Henry H. Love
Joan Moulton

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE

955 GOFFS FALLS ROAD - 03108
TEL. 625-9032

Year of Incorporation, 1940

John E. Hynes
President

Daniel C. Burke
Treasurer

John F. Young
Vice President

Margaret O. Frain
Clerk

DIRECTORS

Daniel C. Burke
Margaret O. Frain
John E. Hynes
Angelo Manni
John F. Young

TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE

262 CHESTNUT STREET - 03101
TEL. 669-8181

Year of Incorporation, 1921

Richard D. Mahoney
President

Philip R. Hatfield
2nd Vice President

Mary R. Burke
1st Vice President

Oscar A. Morin, Jr.
3rd Vice President

Philip B. Mongan
Treasurer and Clerk

DIRECTORS

David C. Anderson
Doris W. Buecher
Mary R. Burke
Frank A. Churas
Philip R. Hatfield
John Lanigan
Donald B. LeBlanc
Richard D. Mahoney
Thomas J. McCarthy
William F. McCullough
Philip B. Mongan
Oscar A. Morin, Jr.
Charles B. Murray
John M. O'Connor
Mary R. Wagner

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION

35 AMHERST STREET - 03101
TEL. 668-4321

Year of Incorporation, 1953

Henry J. DeNies
President

Gerald W. Hebert
Treasurer

Jack W. Isenberg
Vice President

Margaret L. Griffiths
Clerk

George S. Naum
Assistant Treasurer

DIRECTORS

Henry J. DeNies
Margaret L. Griffiths
Gerald W. Hebert
Jack W. Isenberg
George S. Naum

NASHUA

GATEWAY CREDIT UNION

14 SPRUCE STREET - 03060
TEL. 889-6964

Year of Incorporation, 1961

William Wolfe
President

Roger L. Chantal
Treasurer

Elwin McCoy
Vice President

Sandra Grunder
Clerk

DIRECTORS

Romeo Caron
Roger L. Chantal
Donald Dion
Donald Gale
Sandra Grunder
Elwin McCoy
David Parker
Paul E. Pelletier
William Wolfe

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION

19 ELM STREET - 03060
TEL. 882-6906

Year of Incorporation, 1957

J. Gilmore Shea
President

Leslie A. Lambert
Treasurer

Normand Paquette
Vice President

Virginia M. Hallirey
Clerk

DIRECTORS

Allen Britton
Nicholas T. Dahl
Irving Gallant
Virginia M. Hallisey
Florence Houde
Leslie A. Lambert
Philip J. McLaughlin
Normand Paquette
J. Gilmore Shea

ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION

172 KINSLEY STREET - 03060
TEL. 889-6681

Year of Incorporation, 1969

David A. Williamson
President

Stephen W. Schuster
Treasurer

James V. Bowles
Vice President

Natalie Undercofler
Clerk

DIRECTORS

Nancy W. Bosquet
James V. Bowles
William J. Clegg, Jr.
Barbara Otey
Stephen W. Schuster
Natalie Undercofler
David A. Williamson

NASHUA

SPRAGUE-NASHUA CREDIT UNION
FACTORY STREET - 03060
TEL. 883-5544

Year of Incorporation, 1949

Camille E. Dionne
President

Albert Gosselin
Vice President

Richard L. Goulet, Sr.
Treasurer

Mary Glance
Clerk

DIRECTORS

Camille E. Dionne
Mary Glance
Albert Gosselin
Richard L. Goulet, Sr.
Agnes Juonis
Edward J. Noel
William Worth

NEWINGTON

NEWCO CREDIT UNION
SIMPLEX WIRE & CABLE COMPANY - 03801
TEL. 436-6100

Year of Incorporation, 1953

Everett E. Parshley
President

Maurice S. Aiken
Vice President

Michael A. Schwotzer
Treasurer

Shirley Winn
Clerk

DIRECTORS

Maurice S. Aiken
Edwin M. Cotton
Vincent P. Farley
Frank L. Lincoln
Everett E. Parshley
Michael A. Schwotzer
Shirley Winn

ORFORD

EQUITY EMPLOYEES CREDIT UNION
03777
TEL. 353-4351

Year of Incorporation, 1966

G. Gill Williams
President

Harjit Rakhra
Anne S. Williams
Vice Presidents

Priscilla R. Wolfe
Treasurer

Enrique Miyares
Clerk

DIRECTORS

Enrique Miyares
Harjit Rakhra
Anne S. Williams
G. Gill Williams
Priscilla R. Wolfe

PETERBOROUGH

AWANE CREDIT UNION
70 MAIN STREET - 03458
TEL. 924-6502

Year of Incorporation, 1972

David J. Houston
President

Richard T. Healy
Vice President

Ronald L. Roucoulet
Treasurer and
Clerk

DIRECTORS

Andrew Begosh
Norman D. Harris
Richard T. Healy
David J. Houston
Ronald L. Roucoulet

ROCHESTER

HOLY ROSARY CREDIT UNION
46 NORTH MAIN STREET - 03867
TEL. 332-6840

Year of Incorporation, 1962

Richard J. Sylvain
President

Paul H. Bergeron
Treasurer

Paul E. Auger
Vice President

Constance M. Hamann
Clerk

DIRECTORS

Paul E. Auger
Paul H. Bergeron
Lucien Gagne
Constance M. Hamann
Victor L. Hamel
Arthur W. Hoover
Richard L. Poulin
Richard J. Sylvain
Andre J. Therrien

ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
CITY HALL - 03867
TEL. 332-3110

Year of Incorporation, 1970

John Brown
President

Michael Chisholm
Treasurer

Theodore Blair
Vice President

Sharon Copp
Clerk

DIRECTORS

Theodore Blair
John Brown
Michael Chisholm
Sharon Copp
Stanley Moulton
James Sprague
Frederick M. Steadman

SANDOWN

WRG CREDIT UNION
SOUTH MAIN STREET - 03036
TEL. 382-5272

Year of Incorporation, 1954

John A. Burnett, Jr.
President

Lloyd A. Lessard
Treasurer

Ruth R. Younker
Vice President

Mary P. Smith
Clerk

DIRECTORS

John A. Burnett, Jr.
Lloyd A. Lessard
Margaret O. Phillips
Hazel E. Rogan
Mary P. Smith
Eva R. Tingley
Ruth R. Younker

SOMERSWORTH

SOMERSWORTH G. E. EMPLOYEES' CREDIT UNION
130 MAIN STREET - 03878
TEL. 692-2100

Year of Incorporation, 1955

G. Wayne Clement
President

James P. Horn
Treasurer

Alexander Papatones
Vice President

Vacant
Clerk

DIRECTORS

G. Wayne Clement
Edward Elkinson
Francis Garofano
James P. Horn
Russell Newell
Alexander Papatones
Theodore Pappas
Charles Pratt

SUNCOOK

FRANCO-AMERICAN CREDIT UNION
12-A SCHOOL STREET - 03275
TEL. 485-9052

Year of Incorporation, 1955

George P. Guertin President	Arthur T. Gaumont Treasurer
Vacant Vice President	William P. Raymond Clerk

DIRECTORS

Henry P. Auger, Jr.	Louis P. Plante
Arthur T. Gaumont	William P. Raymond
George P. Guertin	Floyd B. Severance

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

	STATEMENT OF CONDITION	BERLIN	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 536,397.29	$ 1,564,313.31
2	Investments	....	2,261,964.14
3	Real estate loans	5,297,244.58	346,441.63
4	Secured - household	....	18,032.00
5	Secured - other	2,494,422.11	4,400,227.48
6	Unsecured loans	268,517.30	2,585,051.87
7	Banking premises, furniture and fixtures	499,094.91	27,000.00
8	Other assets	5,862.45	5,230.00
9	Total	$9,101,538.64	$11,208,260.43
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$	$ 8,676,045.07
11	Deposits	7,690,355.64	753,433.46
12	Club accounts	18,801.00	....
13	Notes payable	....	....
14	Other liabilities	292,429.64	
15	Guaranty fund	770,915.66	957,547.45
16	Undivided profits	329,036.70	409,493.47
17	Reserves	....	411,740.98
18	Total	$9,101,538.64	$11,208,260.43
	GENERAL INFORMATION		
19	Surety coverage	$1,000,000.00	$3,000,000.00
20	Total compensation paid to officers and employees	$81,385.07	$61,336.32
21	Number of members	3,370	4,960
22	Number of loans:		
23	Real estate	790	49
24	Secured	833	1,512
25	Unsecured	381	313
26	Total	2,004	1,874

BRISTOL	CONCORD			
IPC EMPLOYEES CREDIT UNION	CONCORD CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
$ 55,693.30	$ 20,095.35	$ 44,435.30	$ 5,922.35	1
....	339.19	....	22,893.77	2
....	....	....	....	3
....	22,610.14	26,805.26	....	4
712,106.00	415,215.71	357,473.76	192,791.74	5
316,217.23	101,958.00	6,361.93	103,810.93	6
....	3,608.42	....	58.52	7
....	4,065.30	....	57.51	8
$1,084,016.53	$567,892.11	$435,076.25	$325,534.82	9
$ 995,162.22	$521,558.03	$345,969.18	$306,636.15	10
....	....	....	....	11
10,482.71	8,974.70	....	....	12
....	....	....	....	13
....	378.05	....	847.18	14
62,709.13	29,646.45	49,831.60	11,432.39	15
15,662.47	7,334.88	36,204.74	6,619.10	16
....	....	3,070.73	....	17
$1,084,016.53	$567,892.11	$435,076.25	$325,534.82	18
$1,000,000.00	$1,000,000.00	Total Assets	$1,002,000.00	19
$8,170.85	$19,386.75	$3,000.00	$12,826.16	20
1,392	969	336	901	21
				22
...	...	...	...	23
446	229	137	204	24
230	129	16	250	25
676	358	153	454	26

	STATEMENT OF CONDITION	DERRY	DOVER
		DERRY SHOE EMPLOYEES CREDIT UNION	D R C EMPLOYEES CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 8,356.06	$ 68,341.98
2	Investments	....	9,256.07
3	Real estate loans	....	....
4	Secured - household	....	....
5	Secured - other	80.00	226,613.37
6	Unsecured loans	27,619.57	163,580.44
7	Banking premises, furniture and fixtures	....	1,952.41
8	Other assets	....	....
9	Total	$36,055.63	$469,744.27
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$30,754.68	$433,968.84
11	Deposits	....	....
12	Club accounts	....	....
13	Notes payable	....	....
14	Other liabilities	....	5,476.67
15	Guaranty fund	856.21	7,407.74
16	Undivided profits	4,444.74	22,891.02
17	Reserves	....	....
18	Total	$36,055.63	$469,744.27
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	$1,000,000.00
20	Total compensation paid to officers and employees	$........	$12,038.61
21	Number of members	204	1,540
22	Number of loans:		
23	Real estate	...	...
24	Secured	1	329
25	Unsecured	112	499
26	Total	113	828

DOVER		EXETER	HANOVER	
K P CREDIT UNION	W D H EMPLOYEES CREDIT UNION	PEA CREDIT UNION	HANOVER CREDIT UNION	
$ 40,100.20	$ 42,388.27	$ 4,024.15	$ 6,299.31	1
....	....	115,373.86	....	2
....	....	303,632.13	....	3
27,457.07	....	....	....	4
192,199.52	41,637.05	614,130.62	253,022.68	5
84,302.87	24,997.04	138,402.92	264,348.02	6
1,296.66	....	605.00	1,783.16	7
153.62	4,892.02	10,899.94	59.07	8
$345,509.94	$113,914.38	$1,187,068.62	$525,512.24	9
$273,409.82	$109,039.75	$1,062,689.25	$503,638.35	10
....	....	....	....	11
19,966.00	....	....	3,126.50	12
39,000.00	....	....	....	13
8,484.45	....	31,883.23	4,881.56	14
3,563.79	1,391.11	59,572.58	4,382.00	15
360.76	3,483.52	20,240.72	9,483.83	16
725.12	....	12,682.84	....	17
$345,509.94	$113,914.38	$1,187,068.62	$525,512.24	18
Total Assets	Total Assets	$1,000,000.00	Total Assets	19
$12,993.33	$1,385.00	$4,647.33	$15,632.86	20
770	280	631	1,297	21
				22
...	...	30	...	23
153	42	229	132	24
173	95	133	374	25
326	137	392	506	26

	STATEMENT OF CONDITION	KEENE	
		MPB EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 93,096.92	$ 7,430.36
2	Investments	....	49,768.31
3	Real estate loans	196,248.32	59,766.41
4	Secured - household	6,295.43	....
5	Secured - other	1,000,898.25	588,677.79
6	Unsecured loans	321,920.04	349,772.07
7	Banking premises, furniture and fixtures	2,084.09	12,261.21
8	Other assets	5,368.53	38,224.52
9	Total	$1,625,911.58	$1,105,900.67
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$1,285,832.65	$ 941,964.75
11	Deposits	....	....
12	Club accounts	29,462.10	....
13	Notes payable	100,000.00	45,000.00
14	Other liabilities	630.70	70,547.67
15	Guaranty fund	138,067.94	45,936.70
16	Undivided profits	24,977.80	1,105.99
17	Reserves	46,940.39	1,345.56
	Total	$1,625,911.58	$1,105,900.67
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	Total Assets
20	Total compensation paid to officers and employees	$30,732.00	$18,292.19
21	Number of members	1,415	1,942
22	Number of loans:		
23	Real estate	30	17
24	Secured	429	358
25	Unsecured	372	521
26	Total	831	896

KEENE	LACONIA	LEBANON	MANCHESTER	
S. & C. CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	S. B. B. EMPLOYEES CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	
$ 6,790.66	$ 2,030.51	$ 54,985.49	$ 133,878.03	1
....	....	....	....	2
....	....	....	....	3
....	....	....	107,286.81	4
72,760.89	134,124.02	284,898.29	1,681,705.50	5
4,673.59	12,388.21	129,452.03	13,553.31	6
73.80	....	....	1,800.00	7
....	....	....	....	8
$84,298.94	$148,542.74	$469,335.81	$1,938,223.65	9
$77,347.79	$119,532.14	$340,215.36	$1,750,164.11	10
....	....	62,112.26	....	11
509.21	....	4,905.50	....	12
....	....	....	....	13
88.75	....	310.77	51,770.81	14
3,139.42	14,744.34	30,928.00	109,411.78	15
3,213.77	14,266.26	29,174.12	26,876.95	16
....	....	1,689.80	....	17
$84,298.94	$148,542.74	$469,335.81	$1,938,223.65	18
Total Assets	Total Assets	Total Assets	$1,000,000.00	19
$1,680.00	$1,800.00	$8,688.71	$17,816.76	20
195	118	750	1,927	21
				22
...	...	...	...	23
43	39	180	749	24
24	13	228	187	25
67	52	408	936	26

		MANCHESTER	
	STATEMENT OF CONDITION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION
	ASSETS		
1	Cash and due from banks	$ 44,174.44	$ 153,897.73
2	Investments	291,645.64	78.00
3	Real estate loans	609,571.83	....
4	Secured - household	....	88,911.81
5	Secured - other	3,356,558.91	1,322,178.00
6	Unsecured loans	777,512.07	188,862.58
7	Banking premises, furniture and fixtures	7,501.17	47,297.15
8	Other assets	2,186.80	520.99
9	Total	$5,089,150.86	$1,801,746.26
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$4,564,227.59	$1,658,982.08
11	Deposits	....	....
12	Club accounts	14,564.77	....
13	Notes payable	....	....
14	Other liabilities	123,393.69	2,117.23
15	Guaranty fund	230,769.00	54,945.80
16	Undivided profits	156,195.81	85,701.15
17	Reserves	....	....
18	Total	$5,089,150.86	$1,801,746.26
	GENERAL INFORMATION		
19	Surety coverage	$1,000,000.00	Total Assets
20	Total compensation paid to officers and employees	$21,453.12	$46,589.80
21	Number of members	2,953	4,145
22	Number of loans:		
23	Real estate	87	...
24	Secured	1,507	767
25	Unsecured	875	446
26	Total	2,469	1,213

MANCHESTER				
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	
$ 328,460.75	$ 31,720.41	$ 33,955.01	$ 452,251.02	1
244,494.95	....	100,510.54	17,254.00	2
....	....	....	814,912.21	3
453,824.13	....	317,717.94	....	4
1,973,982.19	550,389.48	1,987,990.19	5,913,727.81	5
187,570.49	21,873.43	112,526.37	2,574,572.34	6
5,911.98	792.62	18,495.86	267,857.32	7
....	....	....	22,148.62	8
$3,194,244.49	$604,775.94	$2,571,195.91	$10,062,723.32	9
$2,687,629.26	$581,571.17	$2,280,081.33	$ 8,408,467.18	10
....	....	....	....	11
....	....	....	....	12
....	....	....	400,000.00	13
71.87	728.16	1,870.84	218,990.68	14
343,135.63	13,761.88	167,723.09	723,507.04	15
163,407.73	8,626.73	121,520.65	311,758.42	16
....	88.00	....	....	17
$3,194,244.49	$604,775.94	$2,571,195.91	$10,062,723.32	18
$3,000,000.00	Total Assets	Total Assets	$1,000,000.00	19
$46,097.09	$10,800.00	$26,569.18	$79,645.35	20
4,360	2,119	1,804	4,349	21
				22
...	1	...	110	23
1,111	279	794	2,197	24
283	90	142	1,956	25
1,394	370	936	4,263	26

	STATEMENT OF CONDITION	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION
	ASSETS		
1	Cash and due from banks	$124,651.52	$ 73,151.57
2	Investments	1.00	194,374.30
3	Real estate loans	....	....
4	Secured - household	5,863.27	883,412.96
5	Secured - other	596,386.60	....
6	Unsecured loans	12,484.72	708,390.64
7	Banking premises, furniture and fixtures	824.10	56,693.79
8	Other assets	....	4,937.09
9	Total	$740,211.21	$1,920,960.35
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$563,714.68	$1,875,201.32
11	Deposits	....	....
12	Club accounts	....	360.00
13	Notes payable	....	....
14	Other liabilities	596.83	3,172.66
15	Guaranty fund	119,436.49	38,866.26
16	Undivided profits	56,463.21	....
17	Reserves	....	3,360.11
18	Total	$740,211.21	$1,920,960.35
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	$1,000,000.00
20	Total compensation paid to officers and employees	$9,577.55	$42,894.78
21	Number of members	433	3,812
22	Number of loans:		
23	Real estate	...	...
24	Secured	178	1,069
25	Unsecured	31	691
26	Total	209	1,760

NASHUA			NEWINGTON	
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	
$ 71,453.00	$ 34,045.31	$ 35,487.86	$ 72,709.89	1
183,189.19	....	200,827.62	....	2
....	....	....	....	3
....	....	505,556.14	....	4
1,182,990.20	367,181.85	....	536,659.05	5
532,727.41	18,159.89	128,281.63	18,653.29	6
21,550.30	7,043.31	....	370.72	7
9,689.28	1,262.00	....	45.41	8
$2,001,599.38	$427,692.36	$870,153.25	$628,438.36	9
$1,783,173.19	$383,917.65	$758,335.89	$535,088.27	10
....	....	....	....	11
....	....	....	....	12
....	....	....	....	13
2,126.47	....	2,459.20	1,072.59	14
148,705.49	17,111.74	82,306.70	41,994.13	15
4,680.20	10,779.37	19,962.25	50,283.37	16
62,914.03	15,883.60	7,089.21	....	17
$2,001,599.38	$427,692.36	$870,153.25	$628,438.36	18
$2,000,000.00	Total Assets	$1,000,000.00	Total Assets	19
$35,142.00	$9,538.36	$8,762.40	$12,367.00	20
2,947	661	733	554	21
				22
...	...	...	...	23
552	210	203	215	24
934	64	184	48	25
1,486	274	387	263	26

	STATEMENT OF CONDITION	ORFORD	PETERBOROUGH
		EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
	ASSETS		
1	Cash and due from banks	$16,122.11	$ 72,135.45
2	Investments	......	334,101.75
3	Real estate loans	....	995,523.62
4	Secured - household	....	....
5	Secured - other	17,326.91	1,602,061.41
6	Unsecured loans	1,529.68	184,928.89
7	Banking premises, furniture and fixtures	....	20,700.00
8	Other assets	....	....
9	Total	$34,978.70	$3,209,451.12
	LIABILITIES AND SURPLUS ACCOUNTS		
10	Shares	$30,291.27	$2,984,668.75
11	Deposits	....	....
12	Club accounts	....	....
13	Notes payable	....	....
14	Other liabilities	....	22,006.61
15	Guaranty fund	1,656.77	175,253.72
16	Undivided profits	3,030.66	27,023.89
17	Reserves	....	498.15
18	Total	$34,978.70	$3,209,451.12
	GENERAL INFORMATION		
19	Surety coverage	Total Assets	Total Assets
20	Total compensation paid to officers and employees	$100.00	$22,595.06
21	Number of members	61	1,350
22	Number of loans:		
23	Real estate	...	24
24	Secured	17	356
25	Unsecured	7	150
26	Total	24	530

ROCHESTER		SANDOWN	SOMERSWORTH	SUNCOOK	
HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	
$ 4,365.30	$ 994.17	$13,970.52	$ 87,013.28	$ 55,865.04	1
175,864.94	....	....	69,148.37	42,342.54	2
245,124.00	....	....	....	1,248,454.78	3
....	....	....	58,102.80	....	4
859,356.76	40,347.35	11,907.03	1,259,035.96	650,266.38	5
85,465.00	1,039.94	359.20	964,185.41	133,740.71	6
3,183.27	49.50	....	2,708.48	5,362.00	7
99.83	....	....	1,257.02	....	8
$1,373,459.10	$42,430.96	$26,236.75	$2,441,451.32	$2,136,031.45	9
$1,254,427.18	$33,935.48	$23,043.05	$1,838,175.87	$1,591,769.27	10
....	....	....	....	255,483.36	11
....	....	....	18,232.53	10,731.00	12
....	....	....	275,000.00	50,000.00	13
377.07	....	....	44,879.55	3,847.54	14
46,400.49	2,372.71	1,654.94	181,690.30	144,000.00	15
72,254.36	6,122.77	1,538.76	48,393.06	76,700.28	16
....	....	....	35,080.01	3,500.00	17
$1,373,459.10	$42,430.96	$26,236.75	$2,441,451.32	$2,136,031.45	18
$1,000,000.00	$100,000.00	Total Assets	$2,000,000.00	$2,000,000.00	19
$21,871.25	$100.00	$........	$38,395.11	$28,302.38	20
1,270	400	89	2,140	1,066	21
					22
37	...	...	...	88	23
381	77	8	827	228	24
154	6	3	862	132	25
572	83	11	1,689	448	26

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	BERLIN	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$ 642,499.40	$ 635,591.94
3	Interest received on securities	2,500.00	531,485.55
4	Interest received on bank deposits	47,811.80	....
5	Fines	27,228.08	....
6	Other current operating earnings	3,706.95	920.58
7	Gross Current Operating Earnings	723,746.23	1,167,998.07
8	CURRENT OPERATING EXPENSES:		
9	Salaries	81,385.07	61,336.32
10	Borrowers' insurance	11,239.90	42,660.74
11	Life savings insurance	4,901.34	36,929.91
12	Interest on borrowed money	....	....
13	Rent or maintenance of owned quarters	12,628.93	8,331.66
14	Other current operating expenses	78,366.59	48,492.21
15	Total Current Operating Expenses	188,521.83	197,750.84
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	535,224.40	970,247.23
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	275,120.16	551,874.10
19	Depositors	190,502.62	25,610.50
20	Interest refunds	....	53,092.14
21	Total Dividends and Interest Paid	465,622.78	630,576.74
22	NET EARNINGS	69,601.62	339,670.49
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	1,356.49	6,969.89
25	ENTRANCE FEES	....	....
26	Subtotal	70,958.11	346,640.38
27	LOSSES AND CHARGE-OFFS:		
28	On loans	6,200.00	30,044.62
29	On securities	109.50	....
30	All other	159.97	....
31	Total Losses and Charge-offs	6,469.47	30,044.62
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....
33	NET CHANGE FOR PERIOD	64,488.64	316,595.76
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	1,035,463.72	1,462,186.14
35	SURPLUS ACCOUNT AT END OF PERIOD	$1,099,952.36	$1,778,781.90

BRISTOL	CONCORD			
IPC EMPLOYEES CREDIT UNION	CONCORD CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
				1
$120,810.38	$72,117.85	$47,622.99	$31,970.27	2
9,189.12	2,329.52	....	5,143.96	3
....	95.36	1,801.71	....	4
....	....	....	....	5
....	744.67	....	2,433.95	6
129,999.50	75,287.40	49,424.70	39,548.18	7
				8
8,170.85	17,926.61	3,000.00	12,826.16	9
....	4,073.23	2,978.46	2,261.96	10
....	3,337.48	1,546.69	2,356.90	11
....	1,776.50	....	....	12
....	....	....	1,146.00	13
18,483.63	19,068.08	2,207.20	7,414.33	14
26,654.48	46,181.90	9,732.35	26,005.35	15
103,345.02	29,105.50	39,692.35	13,542.83	16
				17
71,143.29	30,535.11	24,216.68	12,007.74	18
....	932.79	....	....	19
16,357.87	....	6,720.02	....	20
87,501.16	31,467.90	30,936.70	12,007.74	21
15,843.86	(2,362.40)	8,755.65	1,535.09	22
....	....	....	....	23
917.88	508.78	1,320.17	....	24
....	105.00	70.00	....	25
16,761.74	(1,748.62)	10,145.82	1,535.09	26
				27
10,397.83	12,788.52	2,529.04	3,427.47	28
....	....	....	....	29
....	2,140.83	....	....	30
10,397.83	14,929.35	2,529.04	3,427.47	31
....	....	....	....	32
6,363.91	(16,677.97)	7,616.78	(1,892.38)	33
72,007.69	53,659.30	81,490.29	19,943.87	34
$ 78,371.60	$36,981.33	$89,107.07	$18,051.49	35

		DERRY	DOVER
	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	DERRY SHOE EMPLOYEES CREDIT UNION	D R C EMPLOYEES CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$3,142.90	$44,359.70
3	Interest received on securities	....	....
4	Interest received on bank deposits	359.50	3,736.53
5	Fines	....	....
6	Other current operating earnings	....	623.58
7	Gross Current Operating Earnings	3,502.40	48,719.81
8	CURRENT OPERATING EXPENSES:		
9	Salaries	....	12,038.61
10	Borrowers' insurance	181.84	1,436.86
11	Life savings insurance	276.09	1,925.23
12	Interest on borrowed money	....	....
13	Rent or maintenance of owned quarters	....	....
14	Other current operating expenses	2,014.09	12,496.19
15	Total Current Operating Expences	2,472.02	27,896.89
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	1,030.38	20,822.92
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	1,377.50	17,772.61
19	Depositors	....	....
20	Interest refunds	....	....
21	Total Dividends and Interest Paid	1,377.50	17,772.61
22	NET EARNINGS	(347.12)	3,050.31
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	295.62	285.00
25	ENTRANCE FEES	12.00	....
26	Subtotal	(39.50)	3,335.31
27	LOSSES AND CHARGE-OFFS:		
28	On loans	1,642.32	2,604.69
29	On securities	....	....
30	All other	....	360.55
31	Total Losses and Charge-offs	1,642.32	2,965.24
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....
33	NET CHANGE FOR PERIOD	(1,681.82)	370.07
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	6,982.77	29,928.69
35	SURPLUS ACCOUNT AT END OF PERIOD	$5,300.95	$30,298.76

DOVER		EXETER	HANOVER	
K P CREDIT UNION	W D H EMPLOYEES CREDIT UNION	PEA CREDIT UNION	HANOVER CREDIT UNION	
				1
$37,995.99	$6,026.48	$ 87,860.37	$60,743.64	2
....	....	15,118.24	....	3
2,278.70	2,083.88	....	384.08	4
....	....	....	....	5
616.85	....	3,391.35	1,334.78	6
40,891.54	8,110.36	106,369.96	62,462.50	7
				8
12,993.33	1,385.00	4,647.33	15,632.86	9
2,118.88	431.73	4,821.99	3,665.76	10
1,994.27	739.09	2,630.68	3,623.54	11
718.56	....	....	1,007.23	12
....	....	875.02	1,575.00	13
5,970.17	2,016.22	3,861.59	14,721.57	14
23,795.21	4,572.04	16,836.61	40,225.96	15
17,096.33	3,538.32	89,533.35	22,236.54	16
				17
* 20,418.80	2,303.05	66,597.88	18,742.65	18
1,576.17	....	....	....	19
....	....	....	....	20
21,994.97	2,303.05	66,597.88	18,742.65	21
(4,898.64)	1,235.27	22,935.47	3,493.89	22
....	....	....	....	23
40.82	606.07	....	399.29	24
....	5.00	16.75	....	25
(4,857.82)	1,846.34	22,952.22	3,893.18	26
				27
....	1,019.66	6,627.47	2,830.73	28
....	....	....	....	29
16.99	....	....	259.88	30
16.99	1,019.66	6,627.47	3,090.61	31
....	....	....	....	32
(4,874.81)	826.68	16,324.75	802.57	33
9,524.48	4,047.95	76,171.39	13,063.26	34
$ 4,649.67	$4,874.63	$ 92,496.14	$13,865.83	35

* Consists of three semi-annual dividend periods

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	KEENE	
		MPB EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$193,661.94	$128,310.94
3	Interest received on securities	....	7,194.88
4	Interest received on bank deposits	11,046.80	....
5	Fines	....	....
6	Other current operating earnings	1,687.98	1.15
7	Gross Current Operating Earnings	206,396.72	135,506.97
8	CURRENT OPERATING EXPENSES:		
9	Salaries	30,731.83	34,240.19
10	Borrowers' insurance	4,868.73	3,876.80
11	Life savings insurance	2,292.39	4,152.19
12	Interest on borrowed money	16,087.51	9,061.21
13	Rent or maintenance of owned quarters	....	4,273.06
14	Other current operating expenses	25,151.63	31,614.16
15	Total Current Operating Expenses	79,132.09	87,217.61
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST . .	127,264.63	48,289.36
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	84,154.83	45,464.68
19	Depositors	....	....
20	Interest refunds	....	....
21	Total Dividends and Interest Paid	84,154.83	45,464.68
22	NET EARNINGS	43,109.80	2,824.68
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	397.64	1,388.63
25	ENTRANCE FEES	....	....
26	Subtotal	43,507.44	4,213.31
27	LOSSES AND CHARGE-OFFS:		
28	On loans	16,194.36	6,774.00
29	On securities	....	....
30	All other	....	113.83
31	Total Losses and Charge-offs	16,194.36	6,887.83
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT .	....	....
33	NET CHANGE FOR PERIOD	27,313.08	(2,674.52)
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	182,673.05	51,062.77
35	SURPLUS ACCOUNT AT END OF PERIOD	$209,986.13	$ 48,388.25

KEENE	LACONIA	LEBANON	MANCHESTER	
S. & C. CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	S. B. B. EMPLOYEES CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	
				1
$8,795.90	$14,929.67	$46,942.51	$178,002.38	2
....	....	....	....	3
46.09	....	5,048.96	3,800.63	4
....	....	....	....	5
389.27	....	765.12	893.72	6
9,231.26	14,929.67	52,756.59	182,696.73	7
				8
1,680.00	1,800.00	8,688.71	17,816.76	9
573.82	1,065.64	1,890.53	9,951.88	10
476.66	789.11	1,280.73	5,513.16	11
206.25	....	5,597.12	4,013.03	12
....	....	....	2,100.00	13
1,128.96	1,185.11	5,476.80	17,108.46	14
4,065.69	4,839.86	22,933.89	56,503.29	15
5,165.57	10,089.81	29,822.70	126,193.44	16
				17
3,551.83	7,222.41	16,831.36	98,172.16	18
....	....	....	....	19
....	....	....	....	20
3,551.83	7,222.41	16,831.36	98,172.16	21
1,613.74	2,867.40	12,991.34	28,021.28	22
....	....	....	....	23
....	....	123.00	....	24
8.50	18.00	78.00	82.50	25
1,622.24	2,885.40	13,192.34	28,103.78	26
				27
....	....	745.82	4,768.64	28
....	....	....	....	29
....	....	20.00	....	30
....	....	765.82	4,768.64	31
....	....	....	....	32
1,622.24	2,885.40	12,426.52	23,335.14	33
4,730.95	26,125.20	49,365.40	112,953.59	34
$6,353.19	$29,010.60	$61,791.92	$136,288.73	35

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	MANCHESTER	
		GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$493,915.76	$198,962.09
3	Interest received on securities	28,495.01	7,401.30
4	Interest received on bank deposits	66.41	....
5	Fines	....	....
6	Other current operating earnings	1,115.74	....
7	Gross Current Operating Earnings	523,592.92	206,363.39
8	CURRENT OPERATING EXPENSES:		
9	Salaries	70,137.56	46,489.80
10	Borrowers' insurance	18,831.28	12,672.66
11	Life savings insurance	....	13,527.57
12	Interest on borrowed money	....	1,950.51
13	Rent or maintenance of owned quarters	4,725.00	7,198.63
14	Other current operating expenses	50,391.27	30,907.48
15	Total Current Operating Expenses	144,085.11	112,746.65
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	379,507.81	93,616.74
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	282,706.79	* 125,019.16
19	Depositors	....	....
20	Interest refunds	....	....
21	Total Dividends and Interest Paid	282,706.79	125,019.16
22	NET EARNINGS	96,801.02	(31,402.42)
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	1,346.30	....
25	ENTRANCE FEES	....	231.25
26	Subtotal	98,147.32	(31,171.17)
27	LOSSES AND CHARGE-OFFS:		
28	On loans	7,365.01	17,389.92
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	7,365.01	17,389.92
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	1,406.91
33	NET CHANGE FOR PERIOD	90,782.31	(47,154.18)
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	296,182.50	187,801.13
35	SURPLUS ACCOUNT AT END OF PERIOD	$386,964.81	$140,646.95

* Consists of three semi-annual dividend periods

MANCHESTER				
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	
				1
$314,795.65	$64,669.94	$219,447.27	$ 886,505.91	2
3,801.77	....	3,610.37	3,351.60	3
57,099.18	3,873.33	9,515.44	3,819.73	4
....	....	....	....	5
30.30	3,305.39	2,006.92	64.38	6
375,726.90	71,848.66	234,580.00	893,741.62	7
				8
46,097.09	10,800.00	26,569.18	79,645.35	9
24,098.04	6,151.73	4,818.02	25,993.19	10
27,113.52	677.75	2,665.52	18,684.25	11
3,451.67	346.42	....	31,266.56	12
....	1,200.00	....	14,004.30	13
33,600.22	15,280.67	19,592.54	58,551.70	14
134,360.54	34,456.57	53,645.26	228,145.35	15
241,366.36	37,392.09	180,934.74	665,596.27	16
				17
178,231.32	29,661.52	127,570.48	545,217.89	18
....	....	....	....	19
44,839.29	....	....	....	20
223,070.61	29,661.52	127,570.48	545,217.89	21
18,295.75	7,730.57	53,364.26	120,378.38	22
....	....	....	....	23
1,319.54	....	....	199.00	24
70.25	457.50	52.25	151.00	25
19,685.54	8,188.07	53,416.51	120,728.38	26
				27
18,767.21	1,915.06	2,488.66	4,604.06	28
....	....	....	....	29
202.60	....	....	....	30
18,969.81	1,915.06	2,488.66	4,604.06	31
....	....	....	....	32
715.73	6,273.01	50,927.85	116,124.32	33
505,827.63	16,203.60	238,315.89	919,141.14	34
$506,543.36	$22,476.61	$289,243.74	$1,035,265.46	35

		MANCHESTER	NASHUA
	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$ 72,735.07	$190,507.71
3	Interest received on securities	....	17,145.08
4	Interest received on bank deposits	7,761.76	....
5	Fines	....	....
6	Other current operating earnings	3,174.70	4,729.35
7	Gross Current Operating Earnings	83,671.53	212,382.14
8	CURRENT OPERATING EXPENSES:		
9	Salaries	9,577.55	42,894.78
10	Borrowers' insurance	4,714.42	12,044.89
11	Life savings insurance	3,417.71	9,142.73
12	Interest on borrowed money	....	1,712.08
13	Rent or maintenance of owned quarters	....	3,193.71
14	Other current operating expenses	2,799.75	40,889.83
15	Total Current Operating Expenses	20,509.43	109,878.02
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	63,162.10	102,504.12
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	31,124.52	85,597.21
19	Depositors	....	....
20	Interest refunds	14,868.34	....
21	Total Dividends and Interest Paid	45,992.86	85,597.21
22	NET EARNINGS	17,169.24	16,906.91
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	....	3,488.95
25	ENTRANCE FEES	6.00	810.00
26	Subtotal	17,175.24	21,205.86
27	LOSSES AND CHARGE-OFFS:		
28	On loans	....	22,708.46
29	On securities	....	....
30	All other	....	....
31	Total Losses and Charge-offs	....	22,708.46
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....
33	NET CHANGE FOR PERIOD	17,175.24	(1,502.60)
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	158,724.46	43,728.97
35	SURPLUS ACCOUNT AT END OF PERIOD	$175,899.70	$ 42,226.37

NASHUA			NEWINGTON	
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	
				1
$202,391.54	$42,885.44	$ 58,727.42	$63,861.37	2
21,216.28	....	15,260.58	....	3
181.35	1,246.11	....	2,909.16	4
....	....	....	....	5
1,726.06	47.75	150.19	955.00	6
225,515.23	44,179.30	74,138.19	67,725.53	7
				8
35,142.43	9,538.36	8,762.40	12,367.00	9
10,251.43	1,703.30	4,889.82	4,273.90	10
7,082.61	1,451.44	3,395.54	3,657.75	11
....	520.42	....	....	12
3,715.97	....	....	....	13
39,657.20	8,893.16	8,639.68	4,939.26	14
95,849.64	22,106.68	25,687.44	25,237.91	15
129,665.59	22,072.62	48,450.75	42,487.62	16
				17
89,267.02	16,944.00	44,092.07	25,324.96	18
....	....	....	....	19
....	....	979.54	2,765.25	20
89,267.02	16,944.00	45,071.61	28,090.21	21
40,398.57	5,128.62	3,379.14	14,397.41	22
....	....	....	....	23
1,153.90	424.94	9,345.31	....	24
400.00	24.25	70.50	....	25
41,952.47	5,577.81	12,794.95	14,397.41	26
				27
6,529.71	....	13,740.15	....	28
....	....	....	....	29
....	....	4,988.66	....	30
6,529.71	....	18,728.81	....	31
....	....	....	....	32
35,422.76	5,577.81	(5,933.86)	14,397.41	33
180,876.96	38,196.90	115,292.02	77,880.09	34
$216,299.72	$43,774.71	$109,358.16	$92,277.50	35

	STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	ORFORD	PETERBOROUGH
		EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
1	CURRENT OPERATING EARNINGS:		
2	Interest received on loans	$1,799.47	$277,921.52
3	Interest received on securities	....	34,742.65
4	Interest received on bank deposits	1,168.72	5,137.82
5	Fines	....	....
6	Other current operating earnings	....	591.20
7	Gross Current Operating Earnings	2,968.19	318,393.19
8	CURRENT OPERATING EXPENSES:		
9	Salaries	100.00	35,595.06
10	Borrowers' insurance	....	5,564.25
11	Life savings insurance	109.38	....
12	Interest on borrowed money	147.88	....
13	Rent or maintenance of owned quarters	....	7,500.00
14	Other current operating expenses	369.58	13,176.15
15	Total Current Operating Expenses	726.84	61,835.46
16	NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	2,241.35	256,557.73
17	DIVIDENDS AND INTEREST PAID:		
18	Shareholders	1,586.90	196,647.14
19	Depositors	....	....
20	Interest refunds	....	....
21	Total Dividends and Interest Paid	1,586.90	196,647.14
22	NET EARNINGS	654.45	59,910.59
23	PROFITS ON ASSETS SOLD OR EXCHANGES	....	....
24	RECOVERIES	349.81	40.00
25	ENTRANCE FEES	1.25	....
26	Subtotal	1,005.51	59,950.59
27	LOSSES AND CHARGE-OFFS:		
28	On loans	....	701.32
29	On securities	....	....
30	All other	.98	....
31	Total Losses and Charge-offs	.98	701.32
32	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....
33	NET CHANGE FOR PERIOD	1,004.53	59,249.27
34	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	3,682.90	143,526.49
35	SURPLUS ACCOUNT AT END OF PERIOD	$4,687.43	$202,775.76

ROCHESTER		SANDOWN	SOMERSWORTH	SUNCOOK	
HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	
					1
$123,864.40	$ 4,009.09	$ 879.82	$237,522.89	$174,818.56	2
6,400.35	....	....	5,038.73	13,537.66	3
....	77.81	1,018.88	518.03	126.47	4
....	....	....	....	....	5
....	160.00	40.67	6,923.52	1,202.97	6
130,264.75	4,246.90	1,939.37	250,003.17	189,685.66	7
					8
21,871.25	100.00	....	38,395.11	28,302.38	9
4,790.90	291.45	45.19	10,746.79	2,594.63	10
3,166.92	253.36	153.51	....	....	11
782.48	....	....	23,522.32	....	12
4,166.41	....	....	....	3,772.97	13
13,140.93	1,420.56	262.48	25,451.01	21,980.38	14
47,918.89	2,065.37	461.18	98,115.23	56,650.36	15
82,345.86	2,181.53	1,478.19	151,887.94	133,035.30	16
					17
55,090.96	1,959.35	1,170.96	116,544.36	84,458.84	18
....	....	....	....	19,716.44	19
....	....	....	....	....	20
55,090.96	1,959.35	1,170.96	116,544.36	104,175.28	21
27,254.90	222.18	307.23	35,343.58	28,860.02	22
....	....	....	....	....	23
62.13	....	....	680.01	1,880.24	24
....	9.00	.75	64.50	....	25
27,317.03	231.18	307.98	36,088.09	30,740.26	26
					27
2,058.05	5,716.52	....	1,025.30	3,658.57	28
....	....	....	....	....	29
....	462.59	....	....	1,174.57	30
2,058.05	6,179.11	....	1,025.30	4,833.14	31
....	....	....	248.57	....	32
25,258.98	(5,947.93)	307.98	35,311.36	25,907.12	33
93,395.87	14,443.41	2,885.72	229,852.01	198,293.16	34
$118,654.85	$ 8,495.48	$3,193.70	$265,163.37	$224,200.28	35

MANCHESTER

ST. MARY'S BANK
200 McGREGOR STREET - 03102
TEL. 669-4600

Year of Incorporation, 1909

Gerard O. Bergevin
President

Gerald Robert
Secretary

Simone R. Roy
Comptroller

Ovide A. Lamontagne
Vice President

Leonard D. Lacouture
Assistant Treasurer and Assistant Manager

Norman J. Chapdelaine
Treasurer and Manager

Raoul W. Roy
Data Processing Manager and Security Officer

Raymond A. Lessard
Leo J. Roy
Loan Officers

Maurice D. Simard, Jr.
Customer Service Officer

DIRECTORS

*Gerard O. Bergevin
*Norman J. Chapdelaine
*Raymond A. Cloutier
*Robert A. Duval
*Herve J. Gagnon
*Louis P. Gagnon
*Ovide A. Lamontagne
*Gerald O. Rheault
*Gerald Robert

GENERAL INFORMATION

Surety coverage	$2,000,000
Total compensation paid to officers and employees (including directors)	$301,243
Total number of accounts	19,504

ASSETS

Cash and due from banks	$ 4,097,609
Investments	2,858,429
Real estate loans	21,567,854
Collateral loans	412,448
Instalment loans	1,227,848
Unsecured loans	470,661
Federal funds sold	275,000
Bank premises, vaults, furniture & fixtures	1,387,003
Other real estate owned	......
Other assets	211,453
Total Assets	$32,508,305

LIABILITIES AND CAPITAL

Shares	$ 242,311
Demand deposits	2,834,011
Savings deposits	26,379,684
Club deposits	37,955
Other liabilities	1,105,637
Guaranty fund	1,063,429
Undivided profits	557,293
Other reserves	287,985
Total Liabilities and Capital	$32,508,305

*Investment Committee Member

ST. MARY'S BANK

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

OPERATING EARNINGS:	(CENTS OMITTED)
Interest and fees on loans	$2,076,541
Interest and dividends on securities	406,763
Commissions, collection, exchange and service charges	33,035
Income on federal funds sold and loans & securities purchased under agreement to resell	92,386
Other operating earnings	6,699
Total Operating Earnings	2,615,424
OPERATING EXPENSES:	
Salaries, wages and fees	301,243
Employee benefits	75,700
Net occupancy expense of bank premises	104,815
Interest on capital notes and debentures	......
Interest on borrowings and related liabilities	9,505
Furniture and equipment expense	79,754
Net actual loan losses	14,250
Other operating expenses	155,976
Total Operating Expenses	741,243
NET OPERATING EARNINGS BEFORE TAXES	1,874,181
LESS: Applicable income taxes	......
NET OPERATING EARNINGS AFTER TAXES	1,874,181
INTEREST AND DIVIDENDS ON DEPOSITS	1,745,979
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	128,202
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(14,949)
Other net non-operating (charges)/credits	(22,634)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(37,583)
NET INCOME	90,619
DIVIDENDS PAID ON CAPITAL STOCK	......
NET INCOME AFTER DIVIDENDS	90,619
OTHER INCREASES IN CAPITAL ACCOUNTS	......
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE FOR PERIOD	90,619
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,818,088
CAPITAL ACCOUNT AT END OF PERIOD	$1,908,707

CREDIT UNIONS

AGGREGATE STATEMENT OF CONDITION

No. of Credit Unions Reporting	38 December 31, 1979	
ASSETS		% of Total Assets
Cash and due from banks	$ 8,498,612	8.30
Investments	7,171,857	7.00
Federal funds sold	275,000	.27
Real estate loans	31,684,773	30.92
Collateral loans	40,053,503	39.09
Unsecured loans	12,040,452	11.75
Banking premises, furniture and fixtures	2,404,963	2.35
Other assets	328,413	.32
Total Assets	$102,457,573	100.00
LIABILITIES AND SURPLUS ACCOUNTS		% of Total Liabilities and Surplus
LIABILITIES		
Shares	$ 51,852,940	50.61
Demand	2,834,011	2.77
Deposits	35,141,069	34.30
Club accounts	178,071	.17
Notes payable	909,000	.89
Other liabilities	2,001,076	1.95
Total Liabilities	92,916,167	90.69
SURPLUS ACCOUNTS		
Guaranty fund	5,900,205	5.76
Undivided profits	2,746,507	2.68
Reserves	894,594	.87
Total Surplus Accounts	9,541,406	9.31
Total Liabilities and Surplus	$102,457,573	100.00

CREDIT UNIONS

AGGREGATE STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

	December 31, 1979
CURRENT OPERATING EARNINGS:	
Interest received on loans	$8,095,376
Interest received on securities	1,139,725
Interest received on bank deposits	173,014
Fines	......
Other current operating earnings	175,854
Gross Current Operating Earnings	9,583,969
CURRENT OPERATING EXPENSES:	
Salaries	1,149,928
Borrowers' insurance	252,575
Life savings insurance	169,265
Interest on borrowed money	111,673
Rent or maintenance of owned quarters	185,222
Other current operating expenses	998,151
Total Current Operating Expenses	2,866,814
NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	6,717,155
DIVIDENDS AND INTEREST PAID:	
Shareholders	3,385,722
Depositors	1,984,318
Interest refunds	139,622
Total Dividends and Interest Paid	5,509,662
NET EARNINGS	1,207,493
PROFITS ON ASSETS SOLD OR EXCHANGES	......
RECOVERIES	34,899
ENTRANCE FEES	2,745
Subtotal	1,245,137
LOSSES AND CHARGE-OFFS:	
On loans	231,512
On securities	15,261
All other	32,333
Total Losses and Charge-offs	279,106
OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	1,655
NET CHANGE FOR PERIOD	967,686
SURPLUS ACCOUNT AT BEGINNING OF PERIOD	8,573,720
SURPLUS ACCOUNT AT END OF PERIOD	$9,541,406

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
10 FORT EDDY ROAD - 03301
TEL. 224-1432

Year of Incorporation, 1952

Daniel G. Edgar
President

Lyman A. Cousens
Edward J. Haseltine
Norman F. C. Kent
Vice Presidents

John A. Clements
Secretary

W. Herbert Lamb
Assistant Secretary

Richard F. Upton
Clerk

Vasilike Kounas
Treasurer

Herbert E. Little
Assistant Treasurer

DIRECTORS

William A. Adams, Jr.
Bradford F. Alden
Paul G. Campagna
*John A. Clements
Richard H. Cole
*Lyman A. Cousens
Phillip D. Drapeau
Richard B. Dugger
*Daniel G. Edgar
Joseph F. Gaulin
George Gilman
Charles Griffin, Jr.
Fred J. Hackett
*Edward J. Haseltine
Russell F. Ingram
Ralph E. Jensen
Bruce Johnstone
Robert M. Keating
*Norman F. C. Kent
William F. Kidder
Roy M. Malool
J. Neal Martin
William D. McGeehan
Thomas Palazzi
Charles F. Rutter
Stephen W. Smith
Donald W. Stahle
Ross A. Tait
Samuel Tamposi
James E. Thayer, Jr.
Warren D. Thompson
James D. Walker
Richard J. Weed
Raymond B. Woolson

GENERAL INFORMATION

Surety coverage	$20,000
Total compensation paid to officers and employees (including directors).	$23,004

ASSETS

CURRENT ASSETS:			
Cash - regular account	$ 2,025		
Cash - special account	2,301		
Cash - statement savings account	5,848		
Petty cash	20		
Certificates of Deposit	200,000		
Total Cash and Due from Banks		$ 210,194	
Accrued interest receivable		21,894	
Prepaid insurance		669	
Prepaid rent		500	
Loans receivable	1,949,429		
Less: Allowance for uncollectible loans	49,000		
Net depreciated value		1,900,429	
Total Current Assets			$2,133,686
FIXED ASSETS:			
Furniture and fixtures		899	
Less: Reserve for depreciation		798	
Net depreciated value			101
Total Assets			$2,133,787

*Executive Committee Member

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

LIABILITIES AND CAPITAL

LIABILITIES:		
Notes payable - members	$1,948,450	
Accrued interest on notes payable	53,581	
Accrued state taxes	407	
Accrued expenses	84	
Employees' payroll taxes	450	
Total Liabilities		$2,002,972
CAPITAL STOCK		110,300
SURPLUS		20,515
Total Liabilities and Capital		$2,133,787

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:		
Interest on loans receivable	$174,857	
Interest on investments	31,410	
Service fee and miscellaneous	431	$206,698
OPERATING EXPENSES:		
Salaries	23,004	
Manager's expense	1,697	
Interest on notes payable - members	95,682	
Expense of occupancy and maintenance of quarters	5,940	
Taxes other than income and real estate	1,722	
Provision for loan losses	......	
Miscellaneous	7,005	135,050
NET OPERATING EARNINGS BEFORE INCOME TAXES		71,648
LESS: Applicable income taxes		5,732
NET OPERATING EARNINGS AFTER TAXES		65,916
NON-OPERATING (CHARGES)/CREDITS		......
SUBTOTAL		65,916
OTHER INCREASES IN CAPITAL ACCOUNTS		4,172
OTHER DECREASES IN CAPITAL ACCOUNTS		......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD		70,088
CAPITAL ACCOUNT AT BEGINNING OF PERIOD		60,727
CAPITAL ACCOUNT AT END OF PERIOD		$130,815

ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES

American Finance Corporation of New Hampshire	Dover
American Finance Corporation of New Hampshire	Exeter
American Finance Corporation of New Hampshire	Lebanon
American Finance Corporation of New Hampshire	Manchester
American Finance Corporation of New Hampshire	Nashua
American Finance Corporation of New Hampshire	Portsmouth
American Finance Corporation of New Hampshire	Rocnester
American Funding Corp.	Manchester
Associates Financial Services of America, Inc.	Laconia
Associates Financial Services of America, Inc.	Manchester
Associates Financial Services of America, Inc.	Nashua
Associates Financial Services of America, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Milford
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Portsmouth
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	West Lebanon
Baker Financial Services	Manchester
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Keene
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon

SECOND MORTGAGE HOME LOAN LICENSEES

Builders Acceptance Co. (Woodmaster, Inc.)	Hooksett
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Keene
Commercial Credit Corporation	Manchester
Commercial Credit Corporation	Portsmouth
Consumer Acceptance Corp.	Manchester
Domestic Safe Deposit Co.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services, Inc.	Manchester
GECC Financial Services	Salem
Guardian Credit Corp.	Manchester
Homeowners Financial Services of New Hampshire, Inc.	Manchester
Homeowners Funding Corporation of Connecticut	Concord
Household Finance Corporation	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Im-Pro	Enfield
Marquette Credit Union	Manchester
Money Store, The	Concord
Nashua Finance Co. Inc.	Nashua
Northern Credit Corporation of Connecticut	Nashua
Sentinel Research & Service Corporation	Manchester
Signal Finance of New Hampshire, Inc.	Salem
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover
Robert Webb	Exeter

CONSOLIDATED REPORT
OF
69 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

STATEMENT OF CONDITION

ASSETS

Cash on hand and in banks	$ 150,834.77	
Loans receivable (second mortgage home loans)	44,563,596.57	
Furniture, fixtures and equipment	217,081.97	
Organization expense	448.00	
Deferred charges	13,560.02	
Other assets	20,498,066.77	
Total Assets Used and Useful in Second Mortgage Home Loan Business		$65,443,588.10
Assets Not Used in Second Mortgage Home Loan Business		19,654,900.40
Total Assets		$85,098,488.50

LIABILITIES AND CAPITAL

Notes and accounts payable	$51,006,015.17	
Capital stock	214,763.36	
Surplus	3,423,488.45	
Net worth	160,897.00	
Reserve for bad debts	1,839,543.18	
Other reserves	139,307.71	
Deferred income	2,870,608.30	
Other liabilities	25,443,865.33	
Total Liabilities and Capital		$85,098,488.50

CONSOLIDATED REPORT
OF
69 LICENSEES

STATEMENT OF INCOME AND EXPENSE

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:		
Interest collected on loans	$5,593,185.09	
Other income	136,938.04	
Total Income		$5,730,123.13
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:		
Advertising	112,184.91	
Auditing	7,079.86	
Insurance and fidelity bonds	10,164.24	
Legal fees	43,088.48	
Postage, printing and stationery	58,310.76	
Rent	116,814.21	
Salaries	636,174.30	
Taxes:		
License fees	5,807.91	
State and local	47,374.67	
Federal	92,255.22	
Other	1,036,387.13	
Total Expenses		2,165,641.69
NET EARNINGS		3,564,481.44
OTHER INCOME (NON-CURRENT)		32,695.12
Subtotal		3,597,176.56
OTHER CHARGES (NON-CURRENT)		534,938.23
NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS		$3,062,238.33
Interest Paid on Borrowed Funds		$2,804,063.48

CONSOLIDATED REPORT
OF
69 LICENSEES

ANALYSIS OF LOANS

	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1978 . .	3,375	$29,367,223.08	$ 8,701.40
Loans Made During the Year	2,643	30,654,662.37	11,598.43
Loan Balances Outstanding December 31, 1979 . .	4,814	44,563,596.57	9,257.08

ANALYSIS BY SIZE

	No. of Loans	Amount	Average
Loans Made During the Year Classified By Size:			
$ 1,500.00 or Less	16	$ 14,902.45	$ 931.40
$ 1,500.01 to $ 2,000.00	20	36,153.44	1,807.67
$ 2,000.01 to $ 2,500.00	55	133,764.78	2,432.09
$ 2,500.01 to $ 3,000.00	24	65,539.54	2,730.81
$ 3,000.01 to $ 4,000.00	118	401,313.55	3,400.96
$ 4,000.01 to $ 5,000.00	100	462,558.18	4,625.58
$ 5,000.01 to $ 7,500.00	382	2,341,317.41	6,129.10
$ 7,500.01 to $10,000.00	478	4,034,646.06	8,440.68
$10,000.01 to $15,000.00	712	8,751,444.00	12,291.35
$15,000.01 to $20,000.00	698	13,390,254.79	19,183.75
$20,000.01 to $25,000.00	19	424,783.60	22,357.03
$25,000.01 to $30,000.00	19	530,284.13	27,909.69
$30,000.01 to $35,000.00	2	67,700.44	33,850.22
Total	2,643	$30,654,662.37	$11,598.43

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN COMPANIES

Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Dover
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Laconia
Allstate Enterprises, Inc.	Manchester
Allstate Enterprises, Inc.	Portsmouth
American Finance Corporation of New Hampshire	Dover
American Finance Corporation of New Hampshire	Exeter
American Finance Corporation of New Hampshire	Lebanon
American Finance Corporation of New Hampshire	Manchester
American Finance Corporation of New Hampshire	Nashua
American Finance Corporation of New Hampshire	Portsmouth
American Finance Corporation of New Hampshire	Rochester
Associates Financial Services Company of New Hampshire, Inc.	Laconia
Associates Financial Services Company of New Hampshire, Inc.	Manchester
Associates Financial Services Company of New Hampshire, Inc.	Nashua
Associates Financial Services Company of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Milford
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Portsmouth
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	West Lebanon

SMALL LOAN COMPANIES

Beneficial Finance Co. of New Hampshire	Concord
Beneficial Finance Co. of New Hampshire	Derry
Beneficial Finance Co. of New Hampshire	Dover
Beneficial Finance Co. of New Hampshire	Keene
Beneficial Finance Co. of New Hampshire	Laconia
Beneficial Finance Co. of New Hampshire	Manchester
Beneficial Finance Co. of New Hampshire	Milford
Beneficial Finance Co. of New Hampshire	Nashua
Beneficial Finance Co. of New Hampshire	Portsmouth
Beneficial Finance Co. of New Hampshire	Rochester
Beneficial Finance Co. of New Hampshire	West Lebanon
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Keene
Commercial Credit Corporation	Manchester
Commercial Credit Corporation	Portsmouth
Consumer Credit Corp.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Concord
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Guardian Credit Corp.	Manchester
Household Finance Corporation	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Sentinel Research & Service Corporation	Manchester
Signal Finance of New Hampshire, Inc.	Salem
Taube Finance Co., Inc.	Manchester

CONSOLIDATED REPORT
OF
61 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

STATEMENT OF CONDITION

ASSETS

	Small Loan Business	Other Business
Cash on hand and in banks	$ 222,476.00	$ (392,065.00)
Accounts receivable	47,768.00	73,388.00
Loans receivable	53,874,922.19	43,238,478.02
Furniture, fixtures and equipment	374,761.43	161,321.00
Accrued interest receivable	220,060.77	1,986.48
Organization expense	....	....
Deferred charges	107,460.00	28,949.00
Other assets	960,735.00	1,504,652.00
Total Assets	$55,808,183.39	$44,616,709.50

LIABILITIES AND CAPITAL

Accounts payable	$ 625,730.23	$ 45,453.59
Notes payable	519,925.00	2,089,953.00
Deferred income and unearned charges	441,768.00	3,540,173.28
Due home office and subsidiaries	44,155,436.00	33,417,929.00
Other liabilities	1,532,860.09	112,637.37
Capital stock	100,133.00	118,261.00
Surplus (including undivided profits)	6,668,092.51	4,142,274.78
Reserve for bad debts	1,657,140.56	919,494.48
Other reserves	107,098.00	230,533.00
Total Liabilities and Capital	$55,808,183.39	$44,616,709.50

CONSOLIDATED REPORT
OF
61 LICENSEES

STATEMENT OF INCOME AND EXPENSE

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Income collected on loans	$9,631,880.76	$5,663,104.28
Default charges	5,950.00	64,792.43
Deferment charges	600.00	13,043.00
Insurance commissions	....	....
Other income	266,329.75	135,153.48
Total Income	9,904,760.51	5,876,093.19
EXPENSE OF CONDUCTING BUSINESS:		
Advertising	168,204.13	58,508.34
Auditing	22,493.00	13,229.00
Insurance and fidelity bonds	18,366.71	9,194.26
Legal fees	102,052.09	66,630.63
Postage, printing and stationery	132,908.00	80,023.55
Rent	268,504.69	141,925.63
Salaries	1,400,999.45	845,868.52
Taxes:		
License fees	20,871.55	7,292.45
State and local	26,588.09	46,171.59
Federal	70,228.40	91,990.62
Other	1,776,997.17	1,029,311.78
Total Expenses	4,008,213.28	2,390,146.37
NET EARNINGS	5,896,547.23	3,485,946.82
RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	185,521.35	53,076.88
Subtotal	6,082,068.58	3,539,023.70
BAD DEBTS CHARGED OFF	437,443.25	85,432.35
ADDITIONS TO RESERVE FOR BAD DEBTS	1,150,299.70	506,597.20
Total Charges	1,587,742.95	592,029.55
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$4,494,325.63	$2,946,994.15
Interest Paid on Borrowed Funds	$4,595,128.25	$3,377,317.75

CONSOLIDATED REPORT
OF
61 LICENSEES

ANALYSIS OF LOANS

	Small Loan Business	
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1978	36,283	$51,587,711.11
Loans Made During the Year	37,215	61,562,753.64
Loan Balances Outstanding December 31, 1979	38,074	53,902,215.19

ANALYSIS BY SIZE AND TYPE OF SECURITY

	No. of Loans	Amount
Loans Made During the Year Classified by Size:		
$ 300.00 or less	1,721	$ 365,695.72
$ 300.01 to $ 750.00	8,741	4,531,213.82
$ 750.01 to $1,000.00	3,982	3,453,080.10
$1,000.01 to $1,500.00	6,501	7,975,841.17
$1,500.01 to $2,000.00	4,387	7,603,395.84
$2,000.01 to $3,000.00	6,331	15,454,053.19
$3,000.01 to $5,000.00	5,552	22,179,473.80
Total	37,215	$61,562,753.64
Loans Made During the Year Based in Whole or in Larger Part on:		
Chattel mortgages on household goods	6,416	$19,960,615.00
Automobiles	2,942	6,496,605.76
Other chattels	1,787	5,646,528.00
Unsecured notes	23,738	25,583,247.06
Endorsed notes	1,423	1,964,704.82
Wage assignments	12	25,826.00
Other considerations	897	1,885,227.00
Real estate	.....	....
Total	37,215	$61,562,753.64

NON-PAYING DELINQUENT ACCOUNTS

	No. of Accounts	Amount of Unpaid Balances
Accounts with No Payment of Either Principal or of Charges:		
One month	3,840	$5,224,346.35
Two months	747	859,200.50
Three months or more	1,169	1,293,116.73
Total	5,756	$7,376,663.58

CONSOLIDATED REPORT
OF
61 LICENSEES

SUITS, POSSESSION AND SALE OF CHATTELS

	Small Loan Business	
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	76	$ 73,595.53
Suits instituted during the year	261	377,326.30
Suits on which judgment was secured during the year	148	186,994.53
Suits settled before judgment during the year	36	68,002.00
Suits pending at close of current year	152	191,330.30
WAGE ASSIGNMENTS FILED DURING THE YEAR	14	22,496.00
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	...	....
(2) When not in use	...	....
By Voluntary Surrender		
(1) When in use	2	2,613.00
(2) When not in use	1	300.00
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	5	9,429.15
(2) When not in use	1	2,358.12
By Voluntary Surrender		
(1) When in use	11	21,372.86
(2) When not in use	17	32,571.14
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	3	6,241.00
(2) When not in use	4	9,136.00
By Voluntary Surrender		
(1) When in use	13	12,980.00
(2) When not in use	4	8,714.00
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	12	20,279.00
(2) When not in use	17	25,911.00
(B) Without Borrower's Consent		
(1) When in use	7	11,610.92
(2) When not in use	3	2,520.00

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Alton:	* Farmington National and Savings Bank, Farmington
Amherst:	Amherst Bank & Trust Company, The * Milford Co-operative Bank, Milford * Souhegan National Bank of Milford, Milford (2)
Andover:	* New London Trust Company, The, New London
Antrim:	* Peterborough Savings Bank, Peterborough
Ashland:	* Meredith Trust Company, Meredith * Meredith Village Savings Bank, Meredith
Atkinson:	* Plaistow Bank and Trust Company, Plaistow
Barrington:	* Dover Federal Savings & Loan Association, Dover * Strafford National Bank, Dover * Strafford Savings Bank, Dover
Bartlett:	* White Mountain National Bank of North Conway, North Conway
Bedford:	Allstate Enterprises, Inc. * Amherst Bank & Trust Company, Amherst * Amoskeag National Bank & Trust Co.. Manchester * Amoskeag Savings Bank, Manchester Bedford Bank, The * Manchester Bank, The, Manchester (2) * Merchants Savings Bank of Manchester, New Hampshire, The
Belmont:	Belknap Bank & Trust * Citizens National Bank of Tilton, The, Tilton
Berlin:	Berlin City Bank, The Berlin Co-operative Bank L'Ange Gardien Credit Union North Country Bank, The United Brotherhood Credit Union
Bethlehem:	* Lafayette National Bank, Littleton
Bradford:	* Newport Savings Bank, Newport
Bristol:	Bristol Bank, The IPC Employees Credit Union
Campton:	* Pemigewasset National Bank of Plymouth, The, Plymouth * Plymouth Guaranty Savings Bank, Plymouth
Canaan:	* Mascoma Savings Bank, Lebanon
Candia:	* Derry Bank and Trust Company, Derry
Charlestown:	Connecticut River Bank * Connecticut River Bank
Chester:	* Derry Bank and Trust Company, Derry
Claremont:	City Bank and Trust Claremont Community Federal Credit Union Claremont Municipal Employees Federal Credit Union Claremont National Bank Claremont Savings Bank Indian Head National Bank of Claremont

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Colebrook:	Farmers and Traders National and Savings Bank of Colebrook, The
	First Colebrook Bank, The
Concord:	Allstate Enterprises, Inc.
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	* Bank of New Hampshire, National Association, Manchester (2)
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Concord Credit Union
	Concord Federal Savings & Loan Association
	Concord National Bank
	* Concord National Bank (2)
	Concord Postal Credit Union
	Concord Savings Bank
	* Concord Savings Bank (2)
	+ Domestic Safe Deposit Co.
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	+ Homeowners Funding Corporation of Connecticut
	Household Finance Corporation
	+ Household Finance Corporation
	Indian Head National Bank of Concord
	* Indian Head National Bank of Concord
	* Manchester Bank, The
	Merrimack County Savings Bank
	+ Money Store, The
	New Hampshire Business Development Corporation
	New Hampshire Central Credit Union
	New Hampshire Savings Bank
	* New Hampshire Savings Bank (2)
	New Hampshire State Employees Federal Credit Union
	Spaulding Memorial Federal Credit Union
Contoocook Village:	* Bank of New Hampshire, National Association, Manchester
	* New Hampshire Savings Bank, Concord
Conway:	Carroll County Trust Company, The
	* White Mountain National Bank of North Conway, North Conway
Danbury:	* New London Trust Company, The, New London
Derry:	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Derry Bank and Trust Company
	Derry Shoe Employees Credit Union
	* Indian Head National Bank of Nashua (2)
	* Manchester Federal Savings & Loan Association, Manchester
Dover:	Allstate Enterprises, Inc.
	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Cocheco Federal Credit Union
	D R C Employees Credit Union
	Dover Federal Savings & Loan Association
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	Garrison City Federal Credit Union
	* Granite State Savings Bank, Somersworth

* Branch
+ Second Mortgage Home Loan Company

Dover: (continued)	K P Credit Union Merchants National Bank * Merchants National Bank Seacoast Savings Bank * Seacoast Savings Bank (2) Strafford National Bank * Strafford National Bank Strafford Savings Bank * Strafford Savings Bank W D H Employees Credit Union
Durham:	* Dover Federal Savings and Loan Association, Dover Durham Trust Company
Enfield:	+ Im-Pro, Inc. * Mascoma Savings Bank, Lebanon * National Bank of Lebanon, The, Lebanon
Epping:	* Indian Head Bank of Exeter, Exeter
Epsom:	* Suncook Bank, The, Suncook
Exeter:	Allstate Enterprises, Inc. American Finance Corporation of New Hampshire + American Finance Corporation of New Hampshire Exeter Banking Company Exeter Co-operative Bank * Exeter Co-operative Bank Indian Head Bank of Exeter * Indian Head Bank of Exeter PEA Credit Union + Robert Webb
Farmington:	Farmington National and Savings Bank
Franklin:	Avco Financial Services of New Hampshire, Inc. Franklin Co-operative Bank Franklin National Bank, The * Franklin National Bank, The Franklin Savings Bank Webster Valve Employees Federal Credit Union
Georges Mills:	* New London Trust Company, The, New London
Gilford:	* Indian Head National Bank of Laconia, Lakeport * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia
Glen:	* North Conway Bank, North Conway
Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank of Nashua, Nashua * Merchants National Bank of Manchester, The, Manchester
Gorham:	* Berlin Co-operative Bank, Berlin Gorham Savings Bank White Mountain Bank and Trust Company

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Grantham:	* Dartmouth Savings Bank, Hanover * Newport Savings Bank, Newport
Greenland:	* First National Bank of Portsmouth, The, Portsmouth * Portsmouth Savings Bank, Portsmouth
Greenville:	Mason Village Savings Bank, The
Groveton:	Gropaco Federal Credit Union Peoples National Bank of Groveton
Hampstead:	* Exeter Co-operative Bank, Exeter * Derry Bank and Trust Company, Derry * Plaistow Bank and Trust Company, Plaistow
Hampton:	Hampton Co-operative Bank Hampton National Bank * Hampton National Bank Seacoast Federal Credit Union
Hampton Falls:	* Exeter Banking Company, Exeter
Hanover:	Dartmouth National Bank of Hanover * Dartmouth National Bank of Hanover (2) Dartmouth Savings Bank Hanover Bank & Trust Company Hanover Credit Union Occum Federal Credit Union + Trustees of Dartmouth College
Henniker:	* Valley Bank, The, Hillsborough
Hillsborough:	* Bank of New Hampshire, National Association, Manchester Contoocook Valley Federal Credit Union Valley Bank, The
Hinsdale:	* Cheshire National Bank, The, Keene
Hollis:	* First Federal Savings and Loan Association of Nashua, Nashua * Souhegan National Bank, Milford
Hooksett:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester + Builders Acceptance Co. * Suncook Bank, The, Suncook
Hudson:	* Bank of New Hampshire, National Association, Manchester * Colonial Bank, The, Nashua * First Federal Savings and Loan Association of Nashua * Indian Head National Bank of Nashua, Nashua * Nashua Federal Savings & Loan Association, Nashua * Nashua Trust Company, Nashua
Jaffrey:	Monadnock Bank, The
Keene:	Ashuelot National Bank of Keene, The * Ashuelot National Bank of Keene, The Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire

* Branch
+ Second Mortgage Home Loan Office

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Keene: (continued)	Cheshire County Savings Bank * Cheshire County Savings Bank (2) Cheshire Hospital Federal Credit Union Cheshire National Bank, The * Cheshire National Bank, The Commercial Credit Corporation + Commercial Credit Corporation FinanceAmerica Corporation of New Hampshire Inc. + FinanceAmerica Corporation of New Hampshire Inc. Indian Head National Bank of Keene * Indian Head National Bank of Keene K.M.T.C. Employees Federal Credit Union Keene Co-operative Bank Keene Savings Bank * Keene Savings Bank Monadnock Credit Union MPB Employees Credit Union NGM Employees Federal Credit Union S. & C. Credit Union
Kingston:	* Plaistow Bank and Trust Company, Plaistow
Laconia:	Allstate Enterprises, Inc. + Associates Financial Services of America, Inc. Associates Financial Services Company of New Hampshire, Inc. Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. Belknap County Federal Employees Credit Union Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire FinanceAmerica Corporation of New Hampshire Inc. + FinanceAmerica Corporation of New Hampshire Inc. * Indian Head National Bank of Laconia Laconia Federal Savings & Loan Association Laconia Needle Employees Federal Credit Union Laconia Peoples National Bank & Trust Co. * Laconia Peoples National Bank & Trust Co. (3) Laconia Savings Bank * New Hampshire Savings Bank, Concord
Lakeport:	Indian Head National Bank of Laconia
Lancaster:	Lancaster National Bank, The Siwooganock Guaranty Savings Bank, The
Langdon:	* Connecticut River Bank, Charlestown
Lebanon:	American Finance Corporation of New Hampshire + American Finance Corporation of New Hampshire Lebanon Bank & Trust Company Mascoma Savings Bank Mascoma Valley Teachers Federal Credit Union National Bank of Lebanon, The S. B. B. Employees Credit Union
Lincoln:	Granite State Trust Company
Lisbon:	* Lafayette National Bank, Littleton

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Littleton:	Lafayette National Bank
	Littleton Savings Bank
	* Littleton Savings Bank
	Peoples National Bank of Littleton
Londonderry:	* Indian Head National Bank of Nashua, Nashua
	Londonderry Bank and Trust Company
	* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Lyme:	* Dartmouth National Bank of Hanover, Hanover
Manchester:	Allstate Enterprises, Inc.
	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	+ American Funding Corp.
	Amoskeag National Bank & Trust Co.
	* Amoskeag National Bank & Trust Co. (4)
	Amoskeag Savings Bank
	* Amoskeag Savings Bank (4)
	+ Associates Financial Services of America, Inc.
	Associates Financial Services Company of New Hampshire, Inc.
	Avco Financial Services of New Hampshire, Inc. #1
	Avco Financial Services of New Hampshire, Inc. #2
	+ Avco Financial Services of New Hampshire, Inc. #1
	+ Avco Financial Services of New Hampshire, Inc. #2
	B.G.S. Employees Federal Credit Union
	+ Baker Financial Services
	Bank of New Hampshire, National Association
	* Bank of New Hampshire, National Association (4)
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	C.I.T. Financial Services, Inc.
	+ C.I.T. Financial Services, Inc.
	Cathedral Parish Credit Union
	+ Consumer Acceptance Corp.
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	* Derry Bank and Trust Company, Derry
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Mortgage Services, Inc.
	Granite State Credit Union
	Guardian Credit Corp.
	+ Guardian Credit Corp.
	+ Homeowners Financial Services of New Hampshire, Inc.
	Household Finance Corporation
	+ Household Finance Corporation
	* Indian Head National Bank of Nashua, Nashua
	J. F. & Associates Credit Union
	Manchester Bank, The
	* Manchester Bank, The (2)
	Manchester Federal Savings & Loan Association
	* Manchester Federal Savings & Loan Association (2)
	Manchester Municipal Employees Credit Union
	+ Marquette Credit Union
	Merchants National Bank of Manchester, The
	* Merchants National Bank of Manchester, The (2)
	Merchants Savings Bank of Manchester, New Hampshire, The
	* Merchants Savings Bank of Manchester, New Hampshire, The (2)
	N. H. Food Industry Credit Union
	New Hampshire College Federal Credit Union
	Postal Employees' Credit Union of New Hampshire

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Manchester:
(continued)
St. Mary's Bank
Sentinel Research & Service Corporation
+ Sentinel Research & Service Corporation
Taube Finance Co., Inc.
+ Taube Investment Corporation
Telephone Workers' Credit Union of New Hampshire
Union Leader Employees Credit Union

Marlborough:
* Ashuelot National Bank of Keene, The, Keene

Meredith:
First Bank and Trust Company
Meredith Bank & Trust
Meredith Village Savings Bank

Meriden:
* National Bank of Lebanon, The, Lebanon

Merrimack:
* Bank of New Hampshire, National Association, Manchester
* First Federal Savings and Loan Association, Nashua
* Indian Head National Bank of Nashua, Nashua
* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester (2)
* Nashua Federal Savings and Loan Association, Nashua

Milford:
Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
Beneficial Finance Co. of Milford
+ Beneficial Mortgage Co. of New Hampshire
Milford Co-operative Bank
Souhegan National Bank, The
* Souhegan National Bank, The

Milton:
* Indian Head Bank of Portsmouth, Portsmouth

Moultonborough:
* Meredith Bank & Trust, Meredith
* Meredith Village Savings Bank, Meredith

Nashua:
American Finance Corporation of New Hampshire
+ American Finance Corporation of New Hampshire
+ Associates Financial Services of America, Inc.
Associates Financial Services Company of New Hampshire, Inc.
Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
* Bank of New Hampshire, National Association, Manchester (5)
Beneficial Finance Co. of New Hampshire
+ Beneficial Mortgage Co. of New Hampshire
Colonial Bank, The
* Colonial Bank, The
FinanceAmerica Corporation of New Hampshire Inc.
+ FinanceAmerica Corporation of New Hampshire Inc.
First Federal Savings and Loan Association
Gateway Credit Union
Hampshire Chemical Employees Federal Credit Union
Household Finance Corporation
+ Household Finance Corporation
Impco Employees Federal Credit Union
Indian Head National Bank of Nashua
* Indian Head National Bank of Nashua (2)
LMF Federal Credit Union
Nashua Federal Savings & Loan Association
* Nashua Federal Savings & Loan Association (2)
+ Nashua Finance Co. Inc.

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Nashua: (continued)	Nashua Municipal Employees Credit Union Nashua Trust Company * Nashua Trust Company (3) + Northern Credit Corporation of Connecticut Royal Federal Credit Union St. Joseph Hospital Employees Credit Union Sanders Employees Federal Credit Union Sprague-Nashua Credit Union Teradyne Components Employees Federal Credit Union Triangle Federal Credit Union + Union Capital Corporation of Connecticut
New Boston:	* Souhegan National Bank, The, Milford
New Ipswich:	* Mason Village Savings Bank, The, Greenville
New London:	New London Trust Company, The * New London Trust Company, The
Newington:	* First National Bank of Portsmouth, The, Portsmouth Household Finance Corporation + Household Finance Corporation * Merchants National Bank, Dover Newco Credit Union
Newmarket:	Indian Head Bank of Exeter, Exeter
Newbury:	* New London Trust Company, The, New London
Newport:	First Citizens National Bank Newport Savings Bank * Newport Savings Bank Sugar River Savings Bank
North Conway:	* Carroll County Trust Company, The, Conway North Conway Bank * North Conway Bank White Mountain National Bank of North Conway
North Hampton:	* Hampton National Bank, Hampton * Portsmouth Savings Bank, Portsmouth
North Woodstock:	* Granite State Trust Company, Lincoln
Northwood:	* Indian Head Bank of Portsmouth, Portsmouth
Orford:	Equity Employees Credit Union * Hanover Bank & Trust Company, Hanover
Ossipee:	* Carroll County Trust Company, The, Conway
Pease Air Force Base:	* Indian Head Bank of Portsmouth, Portsmouth
Pelham:	Pelham Bank and Trust Company
Penacook:	* Concord National Bank, Concord

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Peterborough:	AWANE Credit Union
	First National Bank of Peterborough, The
	* First National Bank of Peterborough, The
	Peterborough Co-operative Bank
	Peterborough Savings Bank
	* Peterborough Savings Bank
Piermont:	* Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	* Concord National Bank, Concord
	* New Hampshire Savings Bank, Concord
Plainfield:	* National Bank of Lebanon, The, Lebanon
Plaistow:	Avco Financial Services of New Hampshire, Inc.
	* Avco Financial Services of New Hampshire, Inc.
	Plaistow Bank and Trust Company
	Plaistow Co-operative Bank
Plymouth:	First Northern Bank and Trust
	Pemigewasset National Bank of Plymouth, The
	* Pemigewasset National Bank of Plymouth, The
	Plymouth Guaranty Savings Bank
Portsmouth:	Allstate Enterprises, Inc.
	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	C.I.T. Financial Services, Inc.
	+ C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	First National Bank of Portsmouth, The
	* First National Bank of Portsmouth, The
	Indian Head Bank of Porstmouth
	* Indian Head Bank of Portsmouth (2)
	Northeast Federal Credit Union
	Piscataqua Savings Bank
	Portsmouth Co-operative Bank
	Portsmouth New Hampshire Municipal Employees Federal Credit Union
	Portsmouth Savings Bank
	Portsmouth Trust Company
	* Portsmouth Trust Company
	Service Federal Credit Union
Raymond:	* Exeter Banking Company, Exeter
	* Exeter Co-operative Bank, Exeter
	* Indian Head Bank of Exeter, Exeter
Rindge:	* Monadnock Bank, The, Jaffrey
Rochester:	American Finance Corporation of New Hampshire
	+ American Finance Corporation of New Hampshire
	+ Associates Financial Services of America, Inc.
	Associates Financial Services Company of New Hampshire, Inc.
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire

* Branch
+ Second Mortgage Home Loan Company

Rochester: (continued)	First National Bank of Rochester * First National Bank of Rochester (2) * Granite State Savings Bank, Somersworth Holy Rosary Credit Union * Indian Head Bank of Portsmouth, Portsmouth Profile Federal Savings & Loan Association Rochester Municipal Employees Credit Union Rochester Savings Bank and Trust Company * Rochester Savings Bank and Trust Company (2)
Rollinsford:	* Granite State National Bank, Somersworth * Granite State Savings Bank, Somersworth
Rye:	* First National Bank of Portsmouth, The, Portsmouth
Salem:	Avco Financial Services of New Hampshire, Inc. * Avco Financial Services of New Hampshire, Inc. First Guaranty Savings Bank + GECC Financial Services * Indian Head National Bank of Nashua, Nashua * Merchants Savings Bank of Manchester, New Hampshire, The, Manchester * Pelham Bank and Trust Company, Pelham Rockingham County Trust Co. * Rockingham County Trust Co. Salem Co-operative Bank * Salem Co-operative Bank Signal Finance of New Hampshire, Inc. + Signal Finance of New Hampshire, Inc. Spicket Valley Federal Credit Union
Sandown:	WRG Credit Union
Seabrook:	* Hampton National Bank, Hampton Seabrook Bank and Trust Company * Seabrook Bank and Trust Company USM Bailey Division Employees Federal Credit Union
Somersworth:	Granite State National Bank * Granite State National Bank Granite State Savings Bank Somersworth G. E. Employees' Credit Union Somersworth National Bank
Stratham:	* Exeter Banking Company, Exeter * Exeter Co-operative Bank, Exeter
Sugar Hill:	* Lafayette National Bank, Littleton
Sunapee:	* First Citizens National Bank, Newport * Newport Savings Bank, Newport
Suncook:	Franco-American Credit Union Suncook Bank, The
Tilton:	Arwood Tilton Employees Federal Credit Union Citizens National Bank of Tilton, The Iona Savings Bank
Troy:	* Monadnock Bank, The, Jaffrey

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Wakefield:	* Profile Federal Savings & Loan Association, Rochester * Rochester Savings Bank and Trust Company, Rochester
Walpole:	* Indian Head National Bank of Keene, Keene Savings Bank of Walpole
Warner:	* First Citizens National Bank, Newport * Sugar River Savings Bank, Newport
Warren:	* Woodsville Guaranty Savings Bank, The, Woodsville
Weare:	Fiduciary Trust Company of New Hampshire
West Lebanon:	Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire * Mascoma Savings Bank, Lebanon * National Bank of Lebanon, The, Lebanon (2)
West Stewartstown:	* Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook
Whitefield:	Whitefield Savings Bank & Trust Company, The
Wilton:	* Indian Head National Bank of Nashua, Nashua
Winchester:	* Cheshire National Bank, The, Keene Lawrence Leathers Winchester Employees Federal Credit Union
Windham:	* Pelham Bank and Trust Company, Pelham
Wolfeboro:	Kingswood Bank and Trust Wolfeboro National Bank, The
Woodsville:	* Lafayette National Bank, Littleton Woodsville Guaranty Savings Bank, The

* Branch
+ Second Mortgage Home Loan Company